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THE RAND-McNALLY BANKERS' MONTHLY

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ASTOR, LENOX AND TILDEN FOUNDATIONS

JULY, 1901

EIGHTEENTH YEAR — NUMBER 1

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VOLUME 22. CHICAGO, JULY, 1901 NUMBER 1.

THE ESTABLISHMENT OF A MINT.

The metallic circulating medium of the thirteen American colonies prior to the adoption of the Constitution consisted of foreign coins. The Spanish milled dollar or piece of eight being the unit of account. Accounts of merchants and others, however, were kept in pounds, shillings and pence, a pound consisting of twenty shillings, and a shilling of twelve pence "Colonial" or "Pound Currency," 113 1-3 pounds of which were equivalent to 100 pounds sterling. This par of the "Colonial" and sterling pound was fixed by the fact that the Spanish milled dollar was valued in the colonies at six shillings, while in England it was valued at four and one-half shillings only. Calculated in accordance with the legal weight and fineness of the Spanish piaster the "pound currency" was equal to 1.296.50 ounces of fine silver.

In addition to the Spanish milled dollar there was a great variety of other foreign coins in circulation, their value being rated in proportion to the milled dollar. In some of the colonies the shilling, which constituted a large part of the metallic circulation was stamped, but the value given it varied greatly in the different colonies. In Georgia, five shillings equaled the Spanish dollar; in North Carolina and New York, eight shillings (12½ cents); in Virginia, Connecticut, New Hampshire, Massachusetts and Rhode Island, six shillings (16 2-3 cents), and in Maryland, Delaware, Pennsylvania and New Jersey, seven shillings six pence.

To remedy the evils arising from the varying values placed upon the same coin in circulation by the different colonies, a special committee appointed in 1776 formulated a tariff of the value to be placed upon certain coins of a given weight. This tariff had been in operation for about six years when the colonies

began to feel more keenly than ever before the difficulties directly due to the great variety of foreign coins constituting their metallic currency, as the effect was not only injurious in business affairs, but also in the method of keeping accounts. The necessity for a special American coinage became more apparent, but no steps were taken to secure such a coinage. Robert Morris, Superintendent of Finance, on January 7, 1782, was instructed "to prepare and report to Congress a table of rates at which the different species of foreign coins most to circulate within the United States shall be received at the Treasury thereof." On January 15, 1782, or eight days after the passage of the resolution quoted in place of replying thereto, Morris availed himself of the opportunity presented to address a communication to Congress in which he discussed the irregularity in the value of the foreign coins comprising the metallic money in circulation and the great inconvenience as well as loss to the public resulting therefrom and set forth the benefits that would be derived by the establishment of a mint by the Confederation and making their own money.

Congress looked with favor on Morris' proposition and on February 21, 1782, passed a resolution approving of the establishment of a mint and directed the Superintendent of Finance (Morris) "to prepare and report to Congress a plan for establishing and conducting the same." Mr. Morris made no further report on the subject of a mint until April 23, 1783, when he addressed a communication to the President of Congress enclosing specimens of a coin, stating that if "Congress should think proper to appoint a committee on the subject he would explain his ideas of the plan for establishing and conducting a mint."

When Morris submitted his scheme to Congress for a mint, Thomas Jefferson was a member of that body and also of the committee to whom the subject was referred. Jefferson approved of the recommendations of Morris to abolish the system of keeping accounts in pounds, shillings and pence and adopting the decimal system, but disagreed with the proposition to make the 1440 part of a dollar the money unit, "as too minute for ordinary use, too laborious for computation either by the head or in figures." Jefferson advocated the dollar for the money unit because it was a well known coin and familiar to the people.

Morris resigned the position of Superintendent of Finance in 1784 and Congress established the Board of Treasury to manage the finances of the country. An ordinance prepared by the Board "for the establishment of a mint of the United States," was passed by Congress October 16, 1786, but no steps were taken to carry the ordinance into effect and the matter of a national mint remained in abeyance until after the adoption of the Constitution.

In April, 1790, Congress instructed the Secretary of the Treasury, Alexander Hamilton, to prepare a plan for the establishment of a mint. Hamilton transmitted the report called for to Congress in January, 1791. At the third session of Congress, which met December 6, 1790, the following resolution was adopted:

Resolved, By the Senate and House of Representatives of the United States of America in Congress assembled, that a mint shall be established under such regulations as shall be directed by law.

Resolved, That the President of the United States be, and he is hereby

authorized to cause to be engaged such principal artists as shall be necessary to carry the preceding resolution into effect, and to stipulate the terms and conditions of their service, and also to cause to be procured such apparatus as shall be requisite for the same purpose.

FREDERICK AUGUSTUS MUHLENBERG,
Speaker of the House of Representatives.

JOHN ADAMS,
Vice-President of the United States and President of the Senate.

Approved:
GEORGE WASHINGTON, President of the United States.

Deposited among the rolls in the office of the Secretary of State.
THOMAS JEFFERSON, Secretary of State.

Washington, in his third annual address to Congress, October 25, 1791, "strongly recommended the carrying into immediate effect the resolution already entered concerning the establishment of a mint. On the second day of March, 1792, Robert Morris, who as Superintendent of Finance in 1792, recommended the establishment of a mint and who was now a member of the Senate from the State of Pennsylvania, reported a bill providing for a mint. The bill was passed April 2, 1792, realizing the object so earnestly desired by Morris, Jefferson, Washington, Hamilton and others.

March 2, 1829, an appropriation of $120,000 was made for extending "the mint establishment and increasing its efficiency and security by purchasing necessary lot or lots of ground and erecting thereon suitable buildings." This was subsequently supplemented by additional appropriations and a lot was purchased and a building erected thereon at a cost of $210,000. This building was completed and occupied in 1832. On March 3, 1835, Congress authorized the establishment of branch mints for the coinage of gold at Charlotte, N. C., and Dahlonega, Georgia, and at New Orleans, La., for the coinage of both gold and silver. All three of these mints commenced coinage operations in 1828 and continued until 1861. After the close of the Civil War the mint building at Dahlonega was donated by Congress to the State of Georgia for the purpose of an agricultural college, and Charlotte was reopened in 1878 as an assay office.

The mint at New Orleans was reopened in 1879, and coinage resumed.

After the discovery of gold in California a mint was established at San Francisco, which commenced operations in 1854. The original building constructed in that city for the purposes of a mint was found to be inadequate, and in 1867 a new building was authorized, erected and occupied in 1874.

A mint was established at Carson by act of Congress passed in 1863, which, has, however, for several years been conducted as an assay office.

An assay office was established in New York, after the discovery of gold in California, and commenced operations in 1854. All operations of a mint except coinage are conducted in this institution.

Since the passage of the act for the resumption of specie payments in 1875 the government has frequently been embarrassed to meet the demands for small coin east of the Rocky Mountains, by reason of the lack of capacity of the Philadelphia Mint.

Washington lost no time in carrying the act into effect. The seat of government for the time being was at Philadelphia. A lot of ground was purchased on Seventh street, between Arch and Market streets, and the erection of a suitable building commenced in July following, which in October was far enough advanced towards completion to admit of three coining presses, imported from abroad, being placed in position and a few experimental coins struck before the close of the year 1792. This was the first public building erected. For a number of years after it began operations the work of the mint depended largely upon the amounts of foreign coin and bullion deposited for conversion into American coin.

The copper cent pieces manufactured were made from copper purchased and imported from Birmingham, England.

The first deposit of native gold was made in 1804, which, as well as native silver in 1841, came from the State of North Carolina.

When the seat of government was removed from Philadelphia to Washington the question of removing the mint was considered and it would appear that it was not moved because no provision had been made for a suitable building in which to install it.

On May 14, 1900, an act was passed by Congress providing that the mint remain in Philadelphia until the fourth day of March, 1801. The time was again extended until the fourth of March, 1803, after which acts were passed for the continuance of the mint in that city for periods of five years, until May 19, 1828, it was enacted that the mint remain in Philadelphia, "until otherwise provided by law."

With the discovery of gold in the states of North Carolina, South Carolina, Georgia and Virginia, and the increased amounts received from these sources, as well as the increased amount of foreign gold and silver imported, it was found that the building originally erected for the purposes of the mint was inadequate.

In 1890 Congress authorized the purchase of a site and the erection of a new building for the purposes of a mint in that city at a cost not exceeding two million dollars. The lot was purchased and the erection of a new building was completed and delivered to the Secretary of the Treasury on June 13th of the present year.

The machinery is now being installed and the institution will be in full operation in the course of a few months. It will without doubt be the most modern mint in the world being supplied with every known improvement. The machinery in the mints which since 1836 has been run by steam will be operated in the new mint by electricity. The melting, refining and annealing will also be done by the same power. In the present mint there are fifteen presses, and the new mint will be provided with thirty-five. With this number and their increased facilities in other respects there is little doubt but that it will be able to meet any demand that may be made by either the government or the public for a long series of years to come.

R. E. PRESTON, Ex-Director of the Mint.

FINANCIAL AND COMMERCIAL OUTLOOK.

In the present commercial and industrial outlook there seems to be only one adverse phase of the prosperity evident throughout the country, and that is the foreign trade. It is, of course, inevitable that the climax of a period of prosperity be reached sooner or later, and only too often the reaction is extremely distressing. Although pessimistic predictions are unfounded on existing economic conditions, the factors which have become essential to the industrial welfare of the United States are so numerous that it will not be astonishing to witness the slip of some cog in the wheel. America has become the leading commercial nation of the world, and it must be realized that more and more the economic conditions of foreign countries will hereafter have a direct effect on our own. Under these circumstances it is well, and even necessary, to make every attempt to foster and promote foreign trade relations, and commercial reciprocity will be the potent factor. Our exports have become so immense as to necessitate the augmenting of the productive capacity of this nation considerably, and a diminution of foreign demand for our goods will have a decidedly derogatory effect.

One of the most striking features of the present good times era has been the rapidity with which industrial concerns have adapted themselves to the ever-growing volume of trade. Demands, domestic and foreign, have increased beyond comprehension in a short time, but have been met with great facility. New factories have sprung up, idle hands employed, wages increased, and it is this rapid accommodation to existing conditions that excites apprehension.

Reactions are never entirely prepared for, and it is a question whether industrial interests are now so situated as to be able to meet a material reduction in the extraordinary demands they have made preparation for, or whether this contingency will find them unprepared and with accumulated stocks that mean financial loss and bankruptcy.

That we need be apprehensive of our foreign trade is evidenced by the antagonistic attitude assumed by foreign powers against the growing American trade. Agitation of more or less vehemence has been going on in every foreign country against the great progress that has been made by American industries in foreign markets. The imposition of higher tariffs, or the forming of economic alliances have been advocated as means of arresting the successful competition of the United States. This disposition on the part of foreign countries will probably result in some definite action being taken when the commercial treaties of the United States expire in 1903. That this action will be of a retaliatory nature is very probable, unless the United States in some measure favors trade reciprocity. Should higher tariffs on American goods be generally instituted by foreign nations, our export trade, at least for a while, will be seriously affected. Russia has already found pretext for placing a maximum tariff on some American goods, and there is no doubt but what every country in Europe that is being

affected by the inundation of American goods will adopt some measures to preserve intact as much as possible their own markets.

The stock market is still in the hands of professionals, and during the past month has only been fairly active. Stocks in general have fluctuated considerably, and daily transactions have been very small compared with those before the panic. The railroad stocks have generally remained firm, or increased in price, and this movement is not only due to the enhanced earning capacity of the railroads, and to the favorable conditions for a continuance, but also to the fact that to a very large extent the various systems are being consolidated and operated under a more harmonious scheme, which is gradually resulting in the eradication of rate wars and the reduction of considerable expense. West of the Mississippi the large railroads are rapidly being combined, and it is not difficult to conceive them all under one management in the near future. The month of May exhibits larger railroad earnings. There was an increase in the gross earnings of $5,189,212, or 9.41 per cent over the previous month.

The crop prospects, which it was reported deteriorated during the month of May, are improving. The Government report for May indicates a winter wheat crop of 410,000,000 bushels, and a spring wheat crop of 210,000,000 bushels. The foreign demand for wheat is very good, as the crop prospects over there are anything but favorable.

The iron and steel industry is on the top wave of prosperity. The output per week for the month of May, as reported by the "Iron Age," was 314,505 tons. This is a most remarkable total, as it was not until the first of May that the 300,000 ton mark was reached. The furnace stocks on hand are growing smaller, which shows that the unprecedented demand still continues, and also shows a healthy condition of the industry, as there is no large accumulated stock for an anticipated demand which may never materialize.

The daily statement of the Treasury Department still continues to show an ever-increasing surplus, which is being held in the Treasury vaults owing to the Secretary's policy of reducing the Government debt. If the Secretary determines to continue his bond purchases he will necessarily have to allow the surplus to keep accumulating. He has only been able to purchase about $15,000,000 United States securities, which has not made much of an impression on the surplus existing. A tight money market might result in a lowering of United States bond prices, although at present they are going up.

ONE REASON FOR BANK CONSOLIDATIONS.

Bank consolidation as a means of saving money is being extensively discussed among financiers. One of the theories is that the prime movers in the "big bank" scheme are finding their strongest argument in the fact that an immense amount of bank assets is tied up in real estate. Every bank with an ambition to be great thinks that it must own a splendid banking building. Many of them do own such buildings and the aggregate of the capital which they represent is something gigantic. It is said to be far worse than paying rent.

REDEMPTION OF DOCUMENTARY STAMPS.

The Commissioner of Internal Revenue rendered a decision, on June 18th, relative to the redemption of documentary stamps, wherein it is held that banks or stationers cannot make claims for the redemption of stamps belonging to customers or others, but may purchase such stamps and present claims in their own names. The text of the decision follows:

"As stationers or the officers of banks can not generally make affidavit that their customers are not indebted to the United States, that they are the bona-fide owners of the stamps presented for redemption, or such other facts as are necessary to the support of claims, they can not be recognized as duly qualified agents for the presentation of claims for their customers. Banks or stationers may, however, purchase imprinted stamps which they procured and sold to their customers, and, as the bona-fide owners thereof, present claims in their own names for the redemption of such stamps without regard to the number purchased from each customer.

"In all cases where claims are made by banks or stationers for the redemption of stamps thus purchased, it will be necessary, in addition to evidence now required in support of claims, for each claim to be accompanied by a certificate duly signed by the party from whom the stamps were purchased setting forth the absolute sale and transfer of said stamps to the claimant. Also a schedule prepared by the claimant showing, as to the stamps purchased from each customer, the name of the person from whom the stamps were purchased, the date of order upon which they were imprinted, in whose favor the order was issued, the name of the collector who issued the same and of the contractor who imprinted the stamps, and the number of stamps contained therein. Any number of such purchases may be covered by one claim, but each lot of stamps purchased from a customer should be wrapped separately, and the package so marked that it can be identified on the schedule and by the certificate of sale, and all the stamps covered by one claim should be placed together in one package and be marked for identification and forwarded as in other cases."

PAYING THE DEBTS OF HAWAII.

The Treasury Department has recently been discharging the financial obligations which the United States Government assumed on the annexation of the Hawaiian Islands, on July 7, 1898. By the fact of annexation the United States Government considered it only fair that it should assume a large part of the indebtedness of the Republic of Hawaii then existing, and on March 3, 1901, Congress appropriated an amount not to exceed four millions of dollars with which to pay a large part of the bonded indebtedness of the former republic, which included an amount sufficient to pay the sums on deposit in the Hawaiian Postal Savings Bank to the persons entitled thereto. The deposits in the Postal Savings Bank amounted to $764,570.31, the number of depositors being 9,049, or an average of $84.49 each, the nationality of the depositors and the amounts due being shown by the following table:

Nationality.	Number.	Amount.	Average.
American	367	$ 70,337.38	$191.65
British	347	68,020.42	196.02
German	277	85,865.64	309.98
Hawaiian	1,035	104,126.66	100.61
Portuguese	433	143,213.88	330.75
Chinese	6,448	235,522.85	36.53
Sundry nationalities	142	29,432.66	207.27
Postal certificates	...	25,763.72	.....
Warrants outstanding and interest paid on accounts closed to June 30, 1900	...	2,287.10	.....
Total	9,049	$764,570.31	$ 84.49

The great majority of these demands were liquidated during the last six months in the year 1900, and at this time the payments have been nearly completed. The balance of the $4,000,000 appropriated, amounting to $3,235,429.69, represented a large proportion of the bonded debt contracted by the monarchy previous to 1893, when that institution was overthrown, and bonds issued by the Republic of Hawaii since that year. The bonds issued by the monarchy amounted to $2,477,700, representing six issues between August 5, 1882, and September 7, 1892. Only two issues of bonds had been made by the Republic of Hawaii since 1893 up to the time of the annexation, and amounted to $1,212,000, the total debt being $3,689,700. The several issues are represented by the following table:

	6 per cent.	5 per cent.	4½ per cent.
Redeemable after 1887, payable in twenty-five years, act Aug. 5, 1882	$ 34,200	.....	.....
Redeemable in and after 1897, payable in twenty years, act Oct. 15, 1886	2,000,000	.....	.....
Redeemable after 1893, payable in twenty years, act Aug. 15, 1888	190,000	.....	.....
Redeemable after 1895, payable in ten years, act Aug. 6, 1890	.....	$29,100	.....
Redeemable after 1895, payable in ten years, act Oct. 24, 1890	95,000	.....	.....
Redeemable after 1897, payable in twenty years, act Sept. 7, 1892	69,200	50,200	$10,000
Redeemable in 1898, payable in twenty years, acts Jan. 11 and Feb. 18, 1893	650,000	.....	.....
Redeemable in 1901, payable in twenty years, act June 30, 1896	.....	562,000	.....
Total	$3,038,400	$641,300	$10,000

By the terms of the joint resolution approved July 7, 1898, the Hawaiian government was required to pay the interest on the bonded debt so long as the then commercial relations between the United States and Hawaii were continued. This obligation on the part of the Hawaiian government ceased on June 15, 1900, when the act to provide a government for the Territory of Hawaii was made effective. After that date the interest was unprovided for, and the Secretary of the Treasury assumed that, under a fair construction of the resolution providing for the annexation of the islands, it was incumbent

upon the United States Government to pay the interest accruing after the date of annexation. Accordingly, a sum amounting to $192,105 was appropriated to pay approximately one year's interest on the debt assumed by the United States, less the payments made to liquidate the deposits in the Hawaiian Pastal Savings Bank.

All of the bonds issued by Hawaii bore a percentage of interest large when compared with bonds issued by other governments. More than $3,000,000 of the issues bore 6 per cent interest; $641,300, 5 per cent interest; and only $10,000 at a lower rate, or 4½ per cent.

As above stated, on March 3, 1901, an appropriation of $3,235,429.69 was made to enable the Secretary of the Treasury to redeem bonds amounting to that sum. It was not until April, however, that active steps were taken to pay the obligations assumed by the United States. It could not be ascertained by the Treasury Department in whose possession the bonds were, because all of the issues were of the coupon variety, which are paid to the holders thereof, the holding being prima-facie evidence of ownership. However, it was found that about $1,000,000 of the bonds were held by several banking houses in San Francisco.

Agents of the Treasury Department left San Francisco in April for the purpose of redeeming the bonds held in the islands and in the United States. For the purpose of liquidating the bonds held in Honolulu, a sum amounting to a million and a quarter of dollars was drawn from the Sub-treasury at San Francisco and shipped to the former city, while those held in San Francisco were redeemed through the Sub-treasury in that city. It was necessary that all the bonds which were to be redeemed should be sent to the Treasurer of the Territory of Hawaii for verification and certification to the agents before they could be paid. After this was done and the interest computed on each bond, certificates were issued by the agents in the name of the holders in Honolulu, and they were paid through the First National Bank of Hawaii. The holders of the bonds held in San Francisco were paid through the Sub-treasury on the certificates of the agents entitling them to payment.

Over $1,000,000 of the amount paid in Honolulu was disbursed to four banking institutions. The appropriation for the payment of the Hawaiian Postal Savings Bank deposits having been made more than a year ago, holders of the bonds seemed not to be certain when they would be redeemed by the United States Government, and during the year 1900 the bankers of Honolulu, seeing a good measure of profit in the transaction, purchased the bonds from the holders considerably below their par value, thus realizing for themselves a good profit.

Besides the bonds which have been redeemed in Honolulu there is a loan outstanding amounting to £200,000, which is held in London. This portion of the debt of Hawaii, which is included in the amount appropriated for the redemption of the bonded debt, is not payable until the end of this calendar year, when payment will be made in the British capital.

It may be added that the various governments of the Hawaiian Islands have always met the interest charges on its debts promptly and fully.

WALTER W. LUDLOW.

NEW RUSSIAN FOUR PER CENT LOAN.

Under a decree of his Imperial Majesty, the Emperor of Russia, on April 28th (May 11th), 1901, a new loan was entered into by the Russian government, known as the Russian 4 Per Cent Consolidated Rentes," which will aggregate the sum of 424,000,000 francs (159,000,000 roubles). The bonds of this loan are to be both registered and payable to bearer. They will be divided into denominations of 500, 2,500 and 12,500 francs each, upon the basis of 500 francs being equivalent to 187 roubles 50 copecks, or 404 reichmarks, or £19 15s. 6d., or $96.25 in United States currency. The interest upon these bonds accrues from June 1, 1901, and none of them are to be retired before January 14, 1916. After that date the whole loan may be paid off, or a portion of the bonds called in, upon three months' notice, and be redeemed at par. It is stipulated that the coupons of the loan shall not be paid if presented more than ten years after they shall have become due and payable, and the bonds shall not be redeemed by the government if presented more than thirty years aftr maturity. Provision is also made that the payment of interest and principal shall be made in St. Petersburg at the State Bank, in Paris, Berlin, London, Amsterdam, and New York city, at the latter place in United States currency. The moneys accruing from this loan are to be applied toward reimbursing the Imperial Russian Treasury for advances made by it to railroad enterprises during the year 1900, and for similar advances to be made during the year 1901.

The new Russian loan, besides being of special interest to financiers in view of the demand for gold to which it may lead, is an event of international importance. It has many times been declared that Russia was in want of money, but suggestions of this character were no sooner made than they were indignantly repudiated by the Russian Minister of Finance. In introducing the recent budget, and also in the course of an interview with the correspondent of a leading journal, M. de Witte went out of his way to assure the world that all the expenditure in connection with railway construction was being met with ease out of the treasury's own resources, and that the "free cash balances" of the empire were sufficient for all purposes. This pleasant assertion is not supported by the officially revealed position of the Imperial Bank, whose reserves have been undergoing a steady depletion of late, the aggregate, according to the most recent returns, amounting to under $355,000,000, as compared with $410,000,000 at the corresponding date last year, and as much as $600,000,000 in 1898. The excuses now made by M. de Witte for assuming the guise of borrower very clearly illustrate the shifts to which the ingenious financier is reduced in order to account for his changing attitude. He is supposed to have obtained French support for his project by declaring to M. Delcasse that unless a loan was forthcoming the many French industrial enterprises in Russia would be brought to ruin. The official explanation of the new loan, however, is to the effect that the money is required to recoup the government for the advances it made in connection with railway construction. Whatever the objects, there

can be little doubt that the money is urgently needed, and that, failing the receipt of a very large indemnity from China, Russia will soon be obliged to come upon the money market again. The amount raised is only 424,000,000 francs, and though the Russian treasury circulated for the benefit of possible English, American, German and Dutch subscribers the equivalents of the new bonds in the currencies of those countries, the issue was offered in Paris only. The price of issue was 98½, which is considered so attractive by French investors for a 4 per cent issue that the bonds are already quoted at ⅕ premium. It is understood that the Russian government received only 96 per cent of the nominal amount of the issue and the commission of 2½ per cent thus obtained by the issuing houses in Paris shows both what they are prepared to charge and Russia to pay for giving and receiving accommodation.

ENGLISH VIEW ON CURRENCY REFORM.

In reviewing a paper on "Recent Currency Legislation in the United States of America," an English writer says: "The American currency has been described as 'the greatest aggregate of curiosities ever before exhibited under one canvas in the world.' There are no fewer than ten different kinds of money in circulation in the United States, either metallic or paper. To remember which of these are legal tender and which are not is a task which is no doubt pondered by school children in America while their young English cousins are mastering the difficulties of adding and dividing in pounds, shillings and pence, both tasks involving a waste of time and labor." A glance at the following answers to questions propounded relative to the legal-tender qualities of money of this country will disclose the fact that there are others who hold probably the same opinion as our English writer:

The silver dollar is a legal tender for $10.

Only the trade dollars are legal tender.

Subsidiary silver is redeemable in gold.

Only the $20 gold pieces are legal tender.

Minor coins are redeemable only in gold.

Fiat money is money printed by the government which it will not redeem; but is a legal tender for its taxes.

The legal tender quality is a fiction, as nobody cares whether it is a legal tender or not.

The silver certificates are irredeemable; but it is believed that if the case were brought before the Supreme Court it would declare them redeemable in gold.

Silver in all denominations has the legal-tender qualities of the gold dollar, though there is no gold dollar any more.

The standard of value is said to be the gold dollar. As there is no gold dollar now, there is no longer any standard.

The silver certificate is a legal tender. It is receivable for private debts only, and is exchangeable on demand in any other kind of money. They are irredeemable, however.

United States notes are redeemable at any national bank in the United States. They were once legal tender.

Minor coins are redeemable in sums of $50 or the multiples of $50.

THE WORLD'S NATIONAL INDEBTEDNESS.

A recent report of the Bureau of Statistics gives an interesting review of the world's national debts. This is especially timely, in view of the fact that after a period of some economy, when peace prevailed and the national indebtedness of the world was held down if not reduced, the world has started on a new era of extravagance, in consequence of war and the wild craze for expansion which has latterly seized upon all the great powers. England, which has in the past been particularly conservative in the administration of its indebtedness and for the past two decades steadily reduced its public debt, has set a bad example in the Boer war, being compelled by it not only to suspend its sinking fund, but to increase its national debt. The military and naval rivalry of the powers, therefore, assures an increase in the world's indebtedness in the next ten years at a far more rapid rate than heretofore.

According to the Bureau of Statistics the national debts of the world have increased as follows:

Years—	
1793	$ 2,433,250,000
1820	7,299,750,000
1848	8,419,045,000
1862	13,382,875,000
1872	22,410,232,500
1882	26,249,901,000
1900	31,201,759,000

This increase is out of all proportion to the increase of population. It will be noted, too, that the twenty-seven years between 1793 and 1820, which saw the most general and extensive wars, did not increase the world's indebtedness any more than the comparatively peaceful decade 1872-1882. While war undoubtedly adds to the public indebtedness, it is not nearly as heavy a burden as the military armament caused by national jealousy and suspicion.

An English publication gives the following details of the growth of the principal national debts:

Country—	1850.	1870.	1890.
United States	$ 63,452,774	$2,331,169,956	$1,107,711,257
United Kingdom	4,082,596,603	3,896,606,550	3,060,926,304
France	1,192,292,500	2,676,575,000	5,800,691,814
Germany	.....	207,799,550	557,626,622
Italy	194,660,000	1,386,952,500	2,583,983,780
Austria	603,312,500	1,464,816,500	1,697,255,140
Belgium	133,147,440	.....	.....
Netherlands	498,621,590	392,434,560	466,419,294
Russia	608,312,500	1,459,950,000	3,167,320,000

In this period of forty years the United Kingdom had reduced its indebtedness one-fourth. The United States, which was practically out of debt when the civil war began, built up an immense debt in that struggle; but as soon

as it was over it set to work to reduce its indebtedness, and in the twenty years, 1870-1890, had cut it down one-half. These are the only two countries that have succeeded in reducing the burden. The others have been piling it higher and higher as long as their credit was good, and have strained their credit to the uttermost. The Franco-German war left France the most heavily indebted country in the world. The republic has brought about no economy and no improvement, but the debt has grown with great steadiness and rapidity. The same is true of Italy, which doubled its debt in twenty years, although it has escaped war, except the Abyssinian fiasco, while expansion policies have considerably more than doubled the indebtedness of Russia.

The Australian colonies, which have ventured into all sorts of socialistic experiments, have the largest per capita of debt and the largest annual charge for debt reduction, the per capita average being $263.90, to meet which there is an annual charge of $10.14. France comes next with an indebtedness of $150.60 per capita, and an annual charge of $6.28. Paraguay owes $143.80 per capita and has a charge of $4.62. Other nations given are as follows: Argentina, debt per capita, $129; interest, etc., $6.80. Spain, debt, $95.50; interest, etc., $4.46. Netherlands, debt per capita, $90.70; interest, etc., $2.70. Italy, debt per capita, $81.10; interest, etc., $3.58. Belgium, debt, per capita, $75.60; interest, etc., $2.93. United Kingdom, debt per capita, $75; interest, etc., $2.75. Canada, debt per capita, $50.60; interest, etc., $2.55. United States, debt per capita, $14.52; interest, etc., 44 cents.

BRAZIL'S FINANCIAL STATUS.

The general depressed condition in the financial and industrial condition which prevailed in Bahia, Brazil, during the latter part of 1900 did not, as was confidently expected by those acquainted with the general situation, improve, and the opening of the new century marked the beginning of the greatest financial crisis known in that section. This culmination of events is attributable to several causes. A long continued drought in the agricultural region limited the crops for home consumption and necessitated the importation of food materials from neighboring states, thus reducing the income by diminishing exports, which are the mainstay of the population in this section. Entire neighborhoods became depopulated, stock and even people died by the wayside in search of food and water, and it became necessary for state and local governments to contribute to the support of the destitute. This condition has prevailed in a greater or lesser degree over a period of two or three years. Another cause is the financial policy pursued by the federal government, which, in its attempt to elevate the gold value of the paper currency, has materially decreased the paper value of the exported products, and with the lowering of the gold prices of coffee, sugar, and other products, it often costs the producer more to market his products than he can hope to receive, while his money buys little more than the old currency.

In a special report relative to this subject, Consul Furnace, writing from Bahia, under date of April 19th, says:

"In 1898 the value of the milreis was 11 cents in United States money, while to-day it is worth 25 cents, more than double; but meantime food, house rent, board, clothing, etc., have not decreased 5 per cent, and in many instances the necessities of life have remained the same in milreis as they were when the milreis was worth but 11 cents, and the prices had been raised to correspond to that value. Not only has the native felt this, but the foreigner, whose mode of life is quite different, has suffered even more. As noted by the Brazilian Review of April 9, 1901, actual living expenses, exclusive of clothing, cannot be reduced below 350,000 reis, or an equivalent of $87.50 per month, with ordinary shoes at $7.50 to $10, and clothing from $37.50 up, and other things in proportion. Added to all this have been the constantly increasing federal taxes, until now almost everything one purchases, including hats, shoes, jellies, pickles and umbrellas, etc., has a stamp on it. It is necessary to put stamps on price cards displayed on stores, on calendars containing any advertisement, on bills posted on fences, on drafts, checks, receipts and on documents, to say nothing of the increase in the already high tariff on imports which went into effect on January 1, 1901, raising the portion of the duties payable in gold from 15 per cent to 25 per cent. As the financial condition of the Union has apparently improved under these measures, so in the same ratio has the financial condition of this state and district grown worse. Two of the three native banks shut their doors on January 29, 1901, and although much effort has been made to reopen them, their future is problematical. These two banks had a combined capital of 12,500,000,000 reis ($3,125,000), and were of great benefit in this section, in that from them loans could be arranged and advances obtained much more advantageously than with the two foreign banks, which devote themselves almost entirely to transactions in exchange and collections, and loan only against gilt-edge convertible security. The banks have recently proposed a way of settling with depositors. One offers to pay 5 per cent per annum interest on the amount held, issuing a certificate for the same, and 5 per cent principal per annum. The other offers 5 per cent interest on amount held, issuing a certificate for the same, and paying nothing on principal for five years, and then paying 5 per cent semi-annually, 'provided the bank has earned sufficient to allow it.' In case these plans are adopted, the banks will reopen, and in one instance nearly enough signatures have been received to permit this, the depositors preferring this method to forced liquidation, which would yield very little. It was thought that the only remaining native bank, one of the oldest in Brazil, and having a capital of 6,000,000,000 reis ($1,500,000) would stand the strain, especially as the people had such unlimited confidence in its president and directory. In January, at the time of the failure of the other banks, the state bank came to the aid of the one remaining by borrowing from the federal government 1,500,000,000 reis ($375,000), hypothecating its export duty for the same, and paying the amount in the bank to satisfy the state's indebtedness; but it, too, closed its doors on April 11, 1901. It is thought that this bank will be able to resume shortly, as satisfactory arrangements are being made.

"As a great number, if not all, of the merchants, both importers and exporters, are either directly or indirectly concerned in these failures, it cannot but have a most serious effect on all financial operations."

A QUICK TEMPER.

Severely out of place in a bank is an uncontrollable temper. There are vexations unnumbered. They occur because, many times, strangers are to be dealt with, whose dispositions cannot readily be apprehended.

Your true gentleman is modest, genial, kindly, everywhere he may go or be. But it takes a nobleman to withstand the arrogance of the commercial knight who imagines that the world is his oyster. Some men are softened by contact with the rough world. They become, sympathetic, reserved, soft-spoken, and are, indeed, true gentlemen. Others meet roughness with swagger, talk loud, assume a knowledge and importance they do not possess, and seem always to be storming the breastworks of an enemy.

Let us not be misunderstood. There are among commercial travelers, so-called, some courtly men. In former days when circuits were large, this was more frequently true than now. Nor is the class to be condemned in general as to address and manners. But it is true that without a proper disposition or nature, to start with, can watch the great play as it proceeds with a half jest and a whole tear, contact with all classes develops a braggart and a fool very often. Happily these fellows are few in number, but sooner or later they find their way to the teller's window and then there is trouble. Tellers are not saints.

The traditional advice in a bank is "Never resent anything." Presumably it is not always followed, certainly it would be extreme conduct, and a little too good for this world. Duty often requires rejoinder—not in kind, of course, but just as forcible, if a little more elegant. A fine, silent contempt, too, is a desirable way in which to avoid brawling words. When a man gets so mad he can't find speech this plan is not at all difficult to acquire. There are exceptions to this rule of non-resistance in every well-regulated institution.

Now, there is reason in this rule. The way to get at the right of things is to look at both sides. Questions by the banker (all proper and necessary) insinuate suspicion. It cannot be avoided. And the ignorant and thoughtful are naturally resentful. The feelings of an honest man are somewhat ruffled by questions which tend toward conviction of dishonest motive. Many men who know their own identity can see no reason why they should not be allowed to identify themselves. Knowing the check or draft to be all right, they regard the requirement as to endorsers an imputation on their standing. Sharp words are apt to follow, and unless the teller has control of himself, the words may sting. Really a great deal of the right in the case is on the side of the man on the outside of the counter. On the inside tact is required, and the art of courteous explanation. And these require self-command.

Patience in business is essential to success. No transaction stands alone, no simple contrast is the end of intercourse. A paying business must be built up. Customers must be grappled with hooks of steel, but they cannot be coerced. Direct, open dealing, frank conversation is best. Too strong insistence upon

immediate gain will not pay in the long run. Better to make a lasting friend than a quick dollar.

The banker should have a comprehensive view of the relations of men. He should understand his own attitude toward the business world. He has no time for useless parleying, but can never be too busy to patiently listen. He is like a physician, strong in his own health and knowledge, yet conscious of the weakness of those with whom he deals. Therefore he will be slow to take offense at querulousness and fault-finding. Many business men are sick. Things are going wrong with them, and they come to him for help. A man facing heavy losses or impending failure, full of rectitude, is not himself. He may be peevish and fretful. He may be easily annoyed. What would seem a simple precaution at another time may now seem captious. Feeling his own inability to cope with the world, he comes to believe it his enemy. Who should be more considerately treated? Who should receive more abundant explanation? No one.

The strain upon the banker is wearing upon his nerves. He has need of good health and a happy temperament. Let him forget the bank when he closes his day's work, let him fill his leisure with pleasure and diversion, let him rest his mind with literature, science, art, during his home hours, he cannot during the active business day relieve himself of constant apprehension. Responsibility weighs heavily—and if it did not would not exist. It must be borne, calmly and cheerfully, it is true, but still borne. The happy-go-lucky man, the over-sanguine one, had better seek other work. So much the more should he practice restraint.

This is not hard to understand. All men have moods. Those who work alone, or with a few of their fellows, away from the motley public, come to recognize each other's peculiarities and to make allowances. The banker must meet all men with the same even demeanor. The customer's visit is but an episode of his daily work. It is really a relief from the tension of his regular duties. He comes to the counter in a light spirit. On the other hand his coming is part of a monotony which the banker meets day after day. He is less likely to be in buoyant mind than his patron. Unless he exercise care he will be less considerate of rights and feelings than is his friend.

This vast public which passes to and fro, in and out the bank is a curious mixture. Men, men, men, of every shade of opinion, with intent as various as their faces, forever coming and going, making society and the state, building up waste places, filling the world with industry, wealth, and wonder, these are patrons. Imagine now the differences in character, disposition, ability, mental, moral, and physical make up, and then behold how ruinous to success is a carping, critical spirit, a stilled pride, and a quick temper!

Temper is like the lightning, held in leash it is harmless. Words leave scars. Madness is the mind's disorder. Hot headedness wastes energy. "Keep cool" is an admonition that fits all occasions. Science declares that anger poisons the blood. To be healthy, wealthy, and wise, be calm. Above all in the

presence of injustice, clamor and accusation, remember that no one can tarnish a man's honor but himself. The great thing in life is to have a character which is its own defense against slander. It is lowering the level of humanity to require that man answer every dog that barks. Occasions must be their own advisers. As we have said, silence will often shame the vulgar. If it is becoming to speak, speak boldly, honestly, convincingly, fairly.

Age and youth, the wise the ignorant, the cranky, the upstart, the virtuous, the villainous, are kinds and conditions of men, to master them, control thyself.

CHARLES W. STEVENSON.

THE PETROLEUM INDUSTRY OF RUSSIA.

Coincident with the discovery of new oil fields in Texas, Wyoming and California comes the news that a large number of new wells have been sunk in the Baku district in Russia, which are much larger producers than the great gushers of Texas. State Department statistics just at hand would also seem to indicate that Russian petroleum is successfully competing with the American product in the English and German markets, while Russian papers predict that the recent opening for traffic of an extension of the Wladikawkas Railroad to Baku, affording a direct all-rail route to the Black Sea port of Novorossisk and the German frontier, is likely to increase the Russian export trade still further.

The development of the Russian petroleum industry has been almost entirely the work of foreign capital, led by such great financiers as the Rothschilds and Nobel, and it is only within the last few years that it has become a factor in the world's market. German imports of Russian petroleum, which amounted in 1898 to only 6.5 per cent of her total imports of that product, had doubled in volume in 1899 and last year amounted to nearly three times the proportion for 1898. In Great Britain, where a few years ago American petroleum enjoyed a practical monopoly, the gain has been even more marked and is credited to the large interests of English capitalists in the Russian oil fields. Imports of Russian petroleum last year equalled receipts from this country.

The large proportions which the Russian industry has reached is shown by the fact that last year the total output of petroleum and its products from the Baku fields amounted to the enormous amount of 2,197,785,000 gallons, as compared with 1,918,585,000 gallons in 1899. The steady manner in which the production of these fields has developed can better be seen, perhaps, in the following table, giving the gross and net production and the daily average for a period of three years in barrels of forty-two gallons, viz.:

	1898.	1899.	1900.
Gross production	58,258,401	63,021,391	72,018,743
Net production	53,399,670	56,137,422	63,816,498
Daily average	146,305	153,774	174,839

The increase in production is due to the starting of a large number of new wells, 448 wells, having an average production of 304 barrels per day per well,

having been completed in 1900, as compared with 370 wells, with an average production of 202 barrels per day, in 1899. Some of these wells are the largest producers in the world. The largest struck in June produced during the month of July an average of 37,000 barrels a day, as compared with 25,000 barrels a day from the largest of the Texan wells. The records show that many wells struck in the Baku fields in past years have started off with over 100,000 barrels a day, more than 4,000,000 barrels having been sold from one in less than forty days.

The profit to English capital from the working of these wells has been very great in spite of the heavy taxes imposed. Strangely enough the Englishmen have had the field practically to themselves until recently, when German and American capital has awaked in some degree to the enormous profit to be derived from the development of this and other virgin fields in Russia.

The greatest drawbacks to the profitable working of the oil fields in the past have been excessive government taxes and inadequate means of transportation, though the former has not fallen so heavily on production destined for export. The consumption of refined oil in Russia does not exceed two gallons per capita per annum, a direct result of the government tax of 60 kopecks (about 5.6 cents) per gallons of refined oil consumed. The excessive nature of this tax will appear from the fact that the cost of refined oil at Baku is but 1.22 per gallon. The shipment of refined oil for Russian consumption, however, showed a material increase in 1900 over the figures for previous years, amounting to 257,000,000 gallons, a gain from 1899 of nearly 60,000,000 gallons. It is believed, however, that part of this increase was exported via the Baltic ports and the German frontier.

The new branch of the Wladikawkas Railroad connecting Baku with the main Russian railway system at Petrovsk is likely to materially increase the volume of oil sent throughout Russia itself and into Germany. The freight rates over the all-rail route are at present somewhat higher than by sea shipment to Petrovsk and thence by rail to Novorossisk, but the percentage of loss is less and it is probable that freight rates will be so reduced in the future as to allow the all-rail route to successfully compete with the sea and rail route. Russian newspapers state that the Government has made a very low freight rate to the German frontier, where it is met by reduced rates on the German railways, in order to induce export to western Germany by rail.

While the shipment of petroleum products from Batum, the original shipping point, fell off slightly last year, amounting to 333,955,295 gallons, as compared with 370,343,875 in 1899 and 347,748,535 gallons in 1898, exports from Novorossisk almost exactly doubled, aggregating 102,364,615 gallons in 1900, as against a total of 51,365,385 gallons in 1899. Of the amount shipped from Novorossisk in 1900 over 28,500,000 gallons went to the United Kingdom as compared with a total of 12,611,155 gallons sent to that destination in 1899. With but one exception all the tankage at Novorossisk belongs to the Wladikawkas Railway, which either leases it to shippers for a term of charges about half a kopeck per pood (0.26 cents per 36,112 pounds) per month for storage.

The hitherto unquestioned supremacy of American petroleum in western Europe, therefore, is apparently to be more actively contested in the future than is now the case. Whether domestic consumption of refined oil is encouraged by the Russian Government by the removal of the present heavy taxes, or the present policy of fostering the export trade is continued, the industry seems bound to add much to the material prosperity of that country and to provide a very profitable traffic for the newly constructed railways in the Caucasus.

BANK TROUBLES IN JAPAN.

Over twenty banks have recently suspended payment in Osaka and the southern and central provinces of Japan. The Bank of Japan rendered assistance, but further trouble was apprehended, and a financial panic resulted. According to a cable from Yokohama on May 8, there had been heavy runs on the Kioto banks, and one had suspended payment, although it was assisted to the extent of 300,000 yen. More recent advices are reassuring. One of the leading Japanese banks in London, telegraphing to Yokohama for further information, received the following reply: "Banks which stopped payment are small, insignificant ones. There is no general panic here, but trade continues dull." Another institution cabling to Tokio for information whether serious consequences were likely to arise, was also informed that, while the position had been somewhat critical, it was believed that, with the assistance of the Bank of Japan, confidence had been almost entirely restored. A few small concerns have, however, undoubtedly suspended payment, and it is generally admitted that the commercial and financial position of the country, as recently intimated, is far from satisfactory.

BANKING IN SWEDEN.

A Stockholm correspondent says that the Swedish chambers, while rejecting the different propositions as to the modification of the status of the Swedish State Bank, have adopted the resolutions of the commission appointed in 1900 to inquire into the matter. The changes will be in effect January 1, 1902. They relate principally to those articles of the bank statutes by which the limit of the issued notes and the amount of bullion is fixed. The National Bank of Sweden will be entitled to issue notes from the above date to the value of the gold bullion in hand, or gold placed abroad or shipped to the credit of the bank or simple credits in foreign banks. Amounts in excess (up to 100,000,000 kr.) must be covered by substantial home or foreign state bonds or bills. Should the gold bullion, the minimum of which is fixed at 40,000,000 kr., exceed the minimum at any time, an equivalent number of notes may also be issued.

VI. "TRUSTS." PUBLICITY AND MANAGEMENT.

When, for any cause, new and colossal customs and enterprises appear in the commercial world, the economic student examines them in their relation to the welfare of the poor man, the toiler and the consumer. The by-laws of a bank do affect the man with the hoe.

Students consider these enterprises in their relation to the equality of opportunity, freedom of effort, ownership and profit, of the individual. The latest factor in trade is the so-called "trust."

For the purposes of this chapter it is declared that consolidation as evidenced by these great industrial corporations is a legitimate growth, a harbinger of increased and cheaper production, and therefore beneficial to the masses of the people. But the artificial person is no more infallible, as to right action, than the natural.

How may the individual be harmed by the uneconomic, the unrighteous, action and conduct of the "trust."

The patent, the tariff, and railroad discrimination, are no more beneficial to the consolidated corporation than to the individual. The patent may be owned by individual or corporation. The tariff shuts out foreign competition from interfering with the individual monopolist or the dominating corporation. Railroad discrimination is usually secured through volume of business; and there are some dealers, who, owning patents, can do more business than all their rivals, personal and corporate.

It may be that under common carrier franchises individuals have rights that cannot be controverted by the commercial laws of trade, but cost of carriage and magnitude of contract also have their commercial rights which obtain in all business, which cannot be justly prohibited by artificial law, which in fact cannot be prohibited at all without destroying the corporation by invading the realm of profits in which all business lives and has its being.

But volume of business, degree or size of enterprise, has no limits in law. If it has, it is a limit which is put upon the amount of capital stock and duration of charter in the corporation—limitation of capital not applying to the individual monopolist. So that, under the patent, tariff, and railroad charter, the individual and corporation have equal standing. We must look elsewhere for inequality, for the evil of the "trust" toward the individual.

It will be admitted that if the law has any right of control over trade it is to require honesty of conduct. The freedom of contract is inviolable up to the point of dishonesty. The law does not undertake to enforce the payment of a gambling debt, because immoral. A rule of right action must tend to honesty of promise and performance.

Now the individual is made responsible for his business to the extent of all his property, barring exemptions which are considered for the public good. He may say he has much or little property, it all goes under proper action to pay his debts.

If the law provides for the creation of an artificial person it has the same right to require honesty of promise and performance. But it is idle to talk of making individual stockholders responsible for corporation debts. This is to make the natural man pay the debts of the artificial person, it would in some ways be as proper to make that natural man responsible for his neighbor's debts, over which he has no control. The corporation, limited, is a necessity of trade. It is old and tried and it has come to stay. But the people, by laws, have a right to demand that the corporation preserve, and observe, in its construction and operation, the principles of common honesty. To do otherwise would be to sanction organized fraud.

Incorporation implies and requires a declaration of capital stock. Paid or unpaid, par value must be stated, together with total amount. In all conscience the law has a right to require that this be represented by tangible property. Values will ever be difficult of determination. But the matter of good will and the selling price of the stock need not be interfered with. At least, at the outset, this publicity is fair and just, even if there must be government appraisers to fix the value of capital stock as chartered.

If the corporation should be prohibited from making a false showing through inflated or "watered" stock, it should likewise be prohibited from conduct which will lead to erroneous impressions as to earnings as well. Common and preferred stocks and bonded debts may be so manipulated as to make this wrongful showing; and while published statements, called for at unknown times, may be had, there may be corporate inspection in so far as to prevent fictitious showings for the purpose of stock speculations. And here is where the corporation laws, it is suggested, are susceptible of amendment, that the innocent stockholders be protected, as they are in banks, insurance, and building associations. The private corporation cannot, in a manufacturing industry, be so closely confined as in a bank, but in its form and operation, that which goes to show to the public its assets and liabilities in plain understandible terms, and show its condition while in operation, may be demanded in exchange for the charter right.

To undertake to regulate the profits or prices, or to put such limits upon action as will prevent the corporation meeting trade in a fair and open field, must prove futile, as it would be economically wrong. Publicity will not cure greed, will not put the golden rule into business. Business must stand or fall, as it may, under supply and demand, under wise and economical management, under the law of competition, which can never be abrogated save to universal state socialism. But publicity will protect the investor, it will aid in showing capital where there is legitimate profit, and thus re-establish competition which may have been frightened from the field by false statements of earnings.

Economically, it is this hiding away under the law which the individual may not do, that enables the "trust" to fatten on dishonesty. This is said with due consideration of the privacy of business, which is a well established public policy. But showing the general condition of a business is not exhibiting its secrets as related to customers. The difference we are indicating is that between

the private banker and the corporate one. In the former case the depositor himself ascertains whether the banker is responsible because he has tangible property with which to secure his debts; and in the other, the tangible property cannot be shown because the capital stock intervenes and the depositor is not expected or allowed to pass behind this. Hence, there must and should be state supervision. The innocent buyers and patrons, likewise, in the case of the industrial corporation, may be protected from guilty corporations, and the others need not fear the light.

The nature of the publicity, demanded of the corporation, in behalf of the public, the individual non-participating shareholder, and the single business man bound by general laws to the fulfilment of contract, is not so easily determined. Mere published statements may or may not reveal what is essential to know. The invasion may go so far as to disclose secrets which are for the protection of the institution's standing and credit.

We must judge publicity by statement, after what experience has shown to be true in other lines. Experience in banking has shown that publicity is not complete without inspection. The statement, whatever may be the requirements of the law, must be general. And if it be not verified in detail, by some one not connected with the concern, it has little meaning. It may or may not be true. Or, indeed, it may be true in detail and not true as a whole, in the manner shown.

When you come to examine industries you are at once confronted with their infinite variety. And it matters not that you admit that the "trust" is a dominating corporation, having crushed many others, and for the time being monopolistic, the attempt to set forth its standing grows but the more difficult. When you get inside the institution and try to set out on paper its condition, you find that there are no two alike, and that an expert in each particular line of trade is required even to understand the nature of the business, let alone the meaning of the bookkeeping.

The "trust" is a gigantic enterprise. The finest talent, constructive and executive, in the business world is employed, or must be, to conduct it.

Now what chance has the politically inducted official to cope with this master spirit in finance and commerce? None at all!

The state has not the means, at the outset, to formulate a requirement which will be adequate. A misleading statement may be worse than none.

The state cannot, and it is safe to say would not if it could, employ and pay for the official brains adequate to cope with the giant minds of commerce. They cannot be drawn from the people, for lack of experience and technical knowledge; they cannot be secured, if they did exist, by a system of popular elections.

But the great variety of corporated industries, or the great variety of articles manufactured by one concern; its intrinsic and unknowable machinery; the territory it covers; its manner and system of selling to the consumer; its relation to raw material; its dependence upon other corporations; its relations to the needs, pleasures, and follies, of the people, make it practically impossible

to construct a form for official reports that will not be so general as to be meaningless and inconclusive. And for the very same reason, to be thoroughly informed, the state would have to employ an army of inspectors, if it could find such as would be worthy. It is a long step from providing for inspection of and grading wheat to setting out in black and white a wire-nail-trust or a plug-tobacco-trust, so that he who runs may read. Therefore, we say that the state is not properly equipped for the efficient control of trade and in the very nature of government cannot be. And we use the word state in the comprehensive sense of governmental power.

But suppose there is a statement called for in this attempted publicity. What shall it contain? Surely it will first state what the assets are. And where is the inspector, where is the employe even, of this great consolidation, who can accurately do this? In truth, if the "trust" is so powerful that it has, and will have, no rivals in its line of business, who can tabulate its possessions and fix their value, value in material, value in prospective sales, value in good will? What is there to compare it with? No other plant, if there be one, can have the same machinery. Secrets of manufacture have commercial value. And, forsooth, if there are many corporations doing like business, then there is no "trust," and the so-called monster is a delusion.

The statement will show, of course, capital stock as a liability, but against what actual values? Boards of directors, meeting almost daily, are put to their utmost sometimes to track values in a bank handling commercial paper; they must be experts to handle the business of an industrial corporation with a score of plants scattered over a wide territory. If they cannot publish an intelligent statement which will show how the wind blows, how can the state furnish them a printed form which will be sufficient? This has never been tried; it is against business principles that it can be made to serve the purpose; and yet it seems the right thing to do, possibly one of the best things that can be done.

Much can be done to prevent fraudulent showings—books may be examined—the whole business pass under the eye of disinterested observers; it may be that watered stock can be detected, manipulation of profits between common and preferred stocks prevented, bonded debts made clear, but actual values can never be wholly known, or stated in such a way as to become a guarantee to the innocent purchaser and the customer. The business man must here rely upon his own knowledge and his own reasoning processes, as he does elsewhere. The consolidated corporation, it cannot be stated too often, will, according to its management on business principles, succeed or fail, and the law is powerless.

CHARLES W. STEVENSON.

CERTIFICATE MUST BE PRODUCED.

Where a depositor in a bank failed to produce or surrender his certificates of deposit, which had not been lost, on making demand for their payment, and failed to produce them on the trial of an action for the amount of the certificates, he cannot recover, since the bank is not bound to pay the deposits, except on production and surrender of the certificates properly indorsed.

FINANCES OF THE DOMINION OF CANADA.

The annual statement of the Deputy Minister of Finance for Canada upon the finances of that Dominion show several interesting details. In the first place, the general result was satisfactory, as the revenue in the year ended June 30th last amounted to $51,029,994, and the expenditure to $42,975,279, leaving a surplus of $8,054,714. Before arriving at this result the sum of $2,465,639 was set aside for sinking fund purposes, and $1,472 was received in refunds from special sources. There was thus a total sum of $10,521,827 in hand, of which $7,468,842 was devoted to capital expenditure on railways and canals, $725,720 to railway subsidies, and $1,547,623 to the expenses of the South Africa contingent. A sum of $779,639 was left, which went in reduction of debt. Only once before has the Dominion, during its history of thirty-three years, shown a decrease in its net debt, and that was in 1882. To this favorable showing is no doubt due the comparative firmness of Canadian Government securities in the London market, to which the deputy minister alludes with a certain amount of pride; but, at the same time, he states that this tone has been partly the result of the knowledge that the market for them would be broadened by their inclusion in the list of funds in which trustee investments could be made. This concession in itself, however, is a recognition of the sound financial policy of the Dominion.

Bankers will naturally turn to matters of special importance to themselves, and it will be at once noted that the prosperous condition of the country has made its usual impression upon the figures of the postoffice and savings banks. At the end of June last the total deposits in these institutions amounted to $53,149,722, being an increase of $2,908,006 over the preceding year. Since July 1, 1897, interest upon these deposits has been at the rate of 3 per cent; in the period from October 1, 1889, to July 1, 1897, the rate had been 3½ per cent; and previous to 1889 the rate allowed had been 4 per cent. The reductions in interest had the effect of gradually reducing the balances in the government savings banks, and they stand some five and three-quarters millions below what they were in 1887; but this decrease has been more than counterbalanced by the steady growth in the balances of the postoffice savings banks, which are about eighteen millions higher than in 1887. The circulation of Dominion notes increased during the twelve months, and at the end of June the total outstanding was $26,094,923, being an increase of $1,858,457 over 1899. A favorable conclusion is drawn from the continued expansion in the circulation of notes of the denomination of one and two dollars. It is noted that the demand for this class of currency makes itself felt especially during the months of September and October, as a result of the activity caused by the movement of the harvest. On this account, it is interesting to be able to state that the issue of such notes on October 31st last exceeded the ten million mark, having been, in fact, $10,218,684, as compared with $7,048,953 in 1894, since which date progress has

been reported each year. Pursuing this subject further, the Deputy Minister of Finance proceeds to say: "It may be of interest to refer, in this connection, to the increase in the circulation of the notes of the chartered banks, although the subject is one that does not relate to the accounts herewith submitted. The business condiions that demanded a largely increased issue of Dominion notes of the smaller denominations influenced, in the same way, the issues of the chartered banks. On October 31, 1899, the banks, according to their return, had notes in circulation amounting to $49,588,236, and at the corresponding date of this year, $53,198,777, or an increase of $3,610,541. In the five years from October 31, 1893, there has been an increase of over 53 per cent in the volume of the circulation of the notes of the chartered banks." This in itself is a mark of expanding trade and prosperity, especially as the circulation and management of the Canadian chartered banks are so jealously guarded.

The Bank of Ottawa was able to produce a report for the year ended November 30th last, which showed a progressive condition of business. There was an increase of $251,000 in the note circulation, and an accession of $1,334,000 to the amount of deposits held, so that, including one or two smaller items, the liabilities to the public were $1,386,000 larger, at a total of $11,566,871. After making provision for working expenses and other charges, the net profit amounted to $241,108, which, with $44,824 brought forward, gave a depositable sum of $285,932. Dividends at the rate of 9 per cent for the year absorbed $166,060, the sum of $13,528 was written off bank premises, and $60,000 was carried to "rest" account. This fund also benefited to the extent of $230,055 from premiums on new stock, and its total now stands at $1,660,455, or only some $333,000 less than the paid-up capital.

LIMITATIONS AS TO BANK-NOTE ISSUES.

Controller Dawes has to keep 4,000 little accounts with the national banks of the country as a result of a clause in the new currency law which provides that no bank shall issue $5 notes to a larger amount than one-third of its total issue. Day by day the controller watches the 4,000, and day by day it becomes apparent that somebody made a mistake in framing the currency law. It appears that it should have provided that not more than one-third of the total national bank-note circulation should be in $5 notes. This would have enabled banks needing that denomination almost exclusively to have issued them accordingly, the right proportion for the nation being maintained by banks which use bills of larger denomination. Banks in Texas use a larger proportion of bank notes of the higher denominations than the banks of New York and Chicago.

STAMP TAX ON "CALLS."

In a recent opinion of the United States Supreme Court it was decided that "calls" are agreements to sell, and as such are subject to taxation under the War Revenue Act. As early as September, 1898, the Commissioner of Internal Revenue ruled that transactions in stocks known as "puts" and "calls" were taxable under paragraph 1 of Schedule A of the act of June 13, 1898, as agreements to sell stock. The payment of this tax was resisted by brokers, and the question of liability was referred to the Attorney-General of the United States. In April, 1899, that officer rendered an opinion to the effect that "puts" were not liable to the tax because they were agreements to purchase, but he held that "calls" were liable to tax because they were undoubtedly agreements to sell. An assessment covering the amount of tax due on "calls" sold by a Wall street broker was therefore made against his firm, and this amount was paid under protest. Immediately suit was begun against the collector for recovery of the amount paid. The broker was successful in his case before the United States Circuit Court for the Southern District of New York. Judge Lacombe, in his opinion in the court below, took the ground that construing the statute as a whole, mere agreements to sell stock, not resulting in a sale, were not taxable within the intention of the act. This opinion was reversed by the Supreme Court of the United States in April, 1901, and this opinion substantially sustained the position taken by the Attorney-General. In view of the importance of this decision, it is partially quoted. Justice Brewer, in delivering the opinion of the court, said:

"The question before us is simply one of statutory construction. Is a 'call' (a copy of which is incorporated in the statement of facts) an agreement to sell, within the meaning of Schedule A? In reference to this the learned Circuit judge, in delivering his opinion, said:

" 'It is an agreement, and manifestly an "agreement to sell." It may be referred to as an "offer," or an "option," or a "call," or what not, but it is susceptible to no more exact definition than an "agreement to sell." Inasmuch, therefore, as the statute requires stamps to be affixed "on all sales, or agreements to sell," it would seem that these "calls" are within its provisions.'

"We fully agree with this definition. 'Calls' are not distributed as mere advertisements of what the owner of the property described therein is willing to do. They are sold, and in parting with them the vender receives what to him is satisfactory consideration. Having parted for value received with that promise, it is a contract binding on him, and such a contract is neither more nor less than an agreement to sell and deliver at the time named the property described in the instrument. It may be a unilateral contract. So are many contracts. On the face of this instrument there is an absolute promise on the part of the promisor and a promise to sell. We cannot doubt the conclusion of the Circuit judge that this is in its terms, its essence, and its nature, an agreement to sell. Therefore, it comes within the letter of the statute.

"The defendant in error, who has argued in his own behalf, with ability, the questions presented, has referred in his brief to this rule of construction; that the duty of the court 'is to take the words in their ordinary grammatical sense, unless such a construction would be obviously repugnant to the intention of the framers of the instrument, or would lead to some other inconvenience or absurdity.' (Sedgwick, Construction of Statutory and Constitutional Law, 220.) With that rule of construction we are in entire sympathy, and approve of it. In the ordinary reading of this instrument no one would doubt that there was an agreement on the part of the promisor to sell at the time named the property therein described. That being the ordinary, natural, grammatical interpretation of the language, it is, as the learned Circuit judge declared, neither more nor less than an agreement to sell. Why should not the ordinary meaning of the language in the statute be enforced in respect to this particular instrument? Certainly there must be some satisfactory reason for departing from the general rule of construction. It is also true, as said by this court in United States v. Isham (17 Wall, 496, 504), 'If there is a doubt as to the liability of an instrument to taxation, the construction is in favor of the exemption, because, in the language of Pollock, C. B., in Girr v. Scudds (11 Exchequer, 191), "a tax cannot be imposed without clear and express words for that purpose."' With that proposition we fully agree. There must be certainty as to the meaning and scope of language imposing any tax, and doubt in respect to its meaning is to be resolved in favor of the tax payer. But when the language is clear a different thought arises.

"We do not question the fact that there are times when the mere letter of a statute does not control, and that a fair consideration of the surroundings may indicate that that which is within the letter is not within the spirit, and, therefore, must be excluded from its scope. (Church of the Holy Trinity v. United States, 143 U. S., 457.) But that proposition implies that there is something which makes clear an intent on the part of Congress against enforcement according to the letter. Nothing of that kind exists in this case. There is nothing to suggest that Congress did not mean that this provision should be enforced according to its letter and spirit everywhere. The defendant in error, in the course of his argument, says Congress must be assumed to have been familiar with the ordinary modes of dealing on the Stock Exchange of New York, and that if it intended by its legislation to reach 'calls,' a term well understood in that exchange, it would have named them or used some word which necessarily includes them. But this takes for granted the question at issue and assumes that the words used do not include 'calls.' It is not to be assumed that Congress legislated with sole references to transactions on stock exchanges, but its action is to be taken as having been exerted for the whole nation, and if it should so happen that dealings on any stock exchange come within the purview thereof, the parties so dealing are bound by it, and cannot claim an immunity from its burden. An isolated agreement to sell stock made by an individual in Austin, Texas, is an agreement to sell, subject to the stamp duty imposed. It is none the less an agrement to sell

when made in the stock exchange of New York, as one of a multitude of similar transactions.

"That there is a difference between an agreement to sell and an agreement of sale is clear. The latter may imply not merely an obligation to sell, but an obligation on the part of the other party to purchase, while an agreement to sell is simply an obligation on the part of the vendor or promisor to complete his promise of sale. That Congress recognized the difference between these two terms is evident, because in the very next paragraph of Schedule A it provides, in reference to merchandise, for a stamp 'upon each sale, agreement of sale, or agreement to sell.' That no stamp duty was imposed on agreements to buy (or, in the vernacular of the stock exchange, 'puts') furnishes no ground for denying the validity of the stamp duty on agreements to sell. The power of Congress in this direction is unlimited. It does not come within the province of this court to consider why agreements to sell shall be subject to stamp duty and agreements to buy not. It is enough that Congress in this legislation has imposed a stamp duty upon the one and not upon the other.

"In conclusion we may say that the language of the statute seems to us clear. It imposes a stamp duty on agreements to sell. 'Calls' are agreements to sell. We see nothing in the surroundings which justifies us in limiting the power of Congress or denying to its language its ordinary meaning.

"Therefore, we answer the question submitted to us by the Circuit Court of Appeals in the affirmative, and hold that a 'call' is an agreement to sell, and taxable as such."

CANADIAN MINT PROPOSITION.

In the March number of the BANKERS' MONTHLY reference was made to the opposition of Canadian bankers to the proposition for the establishment of a Canadian mint. On this question the London Bankers' Magazine says that the notion prevailed that grave doubts were entertained by prominent Canadian bankers as to the advisability of establishing a branch of the Royal Mint in Canada, but that magazine is hardly prepared to find the objections to such a course so strongly held. E. S. Clouston, in his recent address as president of the Canadian Bankers' Association, deals fully with the matter and is evidently strongly opposed to such a measure. His objection is chiefly based upon the point that the bank act requires the banks at all times to hold not less than 40 per cent of their cash reserve in dominion notes under a penalty of $500 for each and every violation of this provision, which enactment absolutely limits the amount of gold the banks can hold to some 60 per cent of their cash reserve. Now, inasmuch as the volume of currency outstanding will always be regulated by the requirements of trade, it follows, as surely as that water will find its level, that all the gold coin injected into circulation by the mintage of gold at the Canadian Mint will either quickly return to the banks or displace a like

amount of paper currency. In the latter event the character of the circulating medium is wholly altered, while in the former contingency the banks would be placed in the painful position of having to refuse to accept gold, or else to incur the penalty provided by the act. Mr. Clouston lays down the axiom that gold is not a commodity which enhances in value by the process of minting as cotton, timber and wheat are increased in value when manufactured into fabrics, furniture and flour. The bullion and the coinage value of gold stand practically on a par, and for purposes of international exchange the metal is about as valuable in the one form as the other. Mr. Clouston's objections to the coinage of gold in Canada are summed up as follows: It is undesirable because, first, the very basis of the banking and currency system is thereby disturbed; second, the coin will not circulate, and neither demand nor occasion for it exists; third, it cannot be retained by the banks and must either be exported at a loss or demonetized; fourth, it involves a loss to the government; fifth, it tends to displace and disorganize a currency system safe, stable and peculiarly adapted to the needs of Canadian commerce; and sixth, it opens the door to that incalculable mischief, the free coinage of silver. The London writers think some of these objections could be removed by slight alterations of the existing Dominion Bank Act, but they add, if gold coin will not circulate, as Mr. Clouston states, there can be little advantage in minting it.

GERMAN IMPERIAL BANK PROGRESS.

The German Imperial Bank celebrated its twenty-fifth anniversary on January 2d. The President gave some statistics of the bank, showing that its branch establishments had increased from 201 to 330. The number of its officials, originally 779, is now 2,303. In 1876 the total business of the bank amounted to 36.7 milliards of marks, while in 1899 it reached 179.6 milliards. The value of the bank notes in circulation had risen from an average of 684,000,000 marks to 1,142,000,000 marks. The average amount invested in bills from 403,000,000 marks to 807,000,000 marks, and the advances on securities from 684,000,000 marks to 1,142,000,000 marks. There has been an enormous increase in the number and amount of deposits, which have risen from 31,501 deposits and 424,000,000 marks to 273,585 deposits and 2.8 milliards of marks.

NO RELIEF FURNISHED SURETY.

The published reports of a bank purporting to show its resources and liabilities, but not made to induce a person to sign the bond of an employe of the bank as a surety, are held to furnish no relief to such surety, although he relied upon them and they failed to show previous defalcations of such employe which he had concealed by false entries.

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ORGANIZATION OF NATIONAL BANKS

During the fourteen and one-half months beginning March 14, 1900, the date of the passage of the act authorizing the organization of national banks with minimum capital of $25,000, the issue of circulation to the par value of the bonds deposited, and the reduction of the semi-annual duty on circulating notes secured by bonds issued under the provisions of the act, and terminating on May 31, 1901, there have been organized 584 national banking associations with an aggregate capital stock of $30,000,000. The bonds deposited by these banks as security for circulation amount to $8,839,700.

Classifying organizations in two divisions, first, those with capital of less than $50,000, and, second, those with capital stock of $50,000 or over, there were organized, of the smaller associations, 405 banks with capital of $10,502,000, and 179 banks with capital of $50,000 and over, the aggregate being $19,560,000. Of the total organizations during this period 504 are banks of primary organization and 80 conversions of State institutions. Of the latter number 56 banks of the smaller class converted with an aggregate capital of $1,525,000 and 24 of the larger class with total capital of $3,690,000.

Comparing the number of national banks in existence, their authorized capital, bonds on deposit, and circulation outstanding, on March 14, 1900, with May 31, 1901, it is seen that there has been an increase in associations from 3,617 to 4,145, a net increase of 528 banks. The capital stock, on the earlier date, aggregated $616,308,095 and was increased during the period $28,443,600, standing on May 31 at $644,751,695. The amount of bonds on deposit to secure circulation increased in the sum of $81,316,710, amounting on May 31st to $325,928,280. The circulation outstanding secured by bonds has risen from $216,374,795 to $323,538,217, an increase of $107,163,442. The amount of circulation secured by deposits of lawful money, on account of insolvent and liquidating banks and those reducing their circulation, amounted on May 31st to $28,044,373, a decrease since March 14, 1900, of $9,983,562.

A comparison by geographical divisions shows that the largest number of banks has been organized in the middle states, in which charters were issued to 137 banks of the smaller class, with aggregate capital of $3,605,000; and 54 banks of the larger class, with capital of $7,150,000; total organizations 191, capital $10,755,000; bonds deposited, $3,197,250. In this section, the largest number of banks in any one state was organized in Iowa, namely: 47, with capital of $1,560,000. In Ohio 39, with capital of $3,395,000, were chartered; in Illinois 36, with capital of $1,570,000; Indiana 21, capital $1,205,000; Minnesota 19, capital $525,000; Wisconsin 14, capital $905,000; Michigan 8, capital $390,000; Missouri 7, $1,205,000.

In number and capital the southern states are second to the middle states, there being organized 140 associations, with capital of $7,373,000, and bond deposit of $1,941,400. Texas leads in the number of organizations, namely 77, aggregate capital $2,763,000. In Virginia and West Virginia there were the same number of organizations, namely: 10, with capital of $305,000 and $430,000, respectively. The number of organizations in the other southern states ranged from a maximum of 8, and capital of $1,045,000, in Kentucky, to a minimum of 2, in South Carolina, with aggregate capital of $85,000.

There were organized in the eastern

states 108 associations, with aggregate capital of $6,229,000, of which 65 are located in Pennsylvania, 21 in New York, 11 in New Jersey, 10 in Maryland, and 1 in Delaware.

The number of banks chartered in the western states was 118, with capital of $3,845,000, and bond deposit of $1,346,250. In this section, the Indian Territory with 28 banks leads, followed by 27 in Oklahoma Territory, 20 in Kansas, 17 in Nebraska, 10 in North Dakota, 6 in Colorado, 3 each in South Dakota and Wyoming, and 2 each in Montana and New Mexico.

In the Pacific states, Washington, Oregon, California, Idaho, Arizona, and also including Hawaii, 19 banks were chartered, with aggregate capital of $1,310,000. In this section, California leads in number of banks, namely: 7, with capital of $500,000 (the same amount of capital as the bank organized in Hawaii), 3 associations were chartered in Washington, Oregon and Idaho, respectively, and 2 in Arizona.

There have been but 8 banks organized in the New England states, of which 3, with capital of $225,000, were organized in New Hampshire; 3 in Connecticut, with capital of $100,000; and 1 each in Maine and Massachusetts, with capital of $25,000 and $200,000, respectively.

JAPANESE MINT OPERATIONS.

The report of the Director of the Imperial Japanese Mint for the year ended March 31, 1900, shows that from October 1, 1897, when the gold monometallic system went into operation, until March 31, 1900, the total value of the gold coins struck at the Mint was 115,194,600 yen. The largest coinage took place in the year ended March 31, 1898, namely, 76,544,600 yen, of which amount 20-yen pieces amounted to 37,294,600 yen, and 10-yen pieces to 38,691,000 yen. The 50-sen silver coin is now most in evidence, and it is not surprising to learn from the report that whereas the total value of 50-sen pieces struck at the Mint from the date of its opening in December, 1870, until March 31, 1897, was only 4,298,855 yen, the quantity struck in the following three years was 20,514,364 yen. Roughly speaking, there are about 45,000,000 of these coins now in circulation. The Mint has coined 8,738,730 gold pieces of various denominations during the past three years, and not one of them is ever seen in circulation, whereas, although the silver 50-sen piece has been coined to the extent of only five for every one gold piece, the public is literally burdened with the former. The net profit realized by the Mint last year was 1,029,357 yen, and the net profit since the introduction of the gold standard in 1897 was 6,681,319 yen. This last figure is noteworthy in view of the fact that the total profits from 1870 to 1897 had been only 12,152,444 yen. In short, during the past three years the Mint realized more than one-half of its aggregate gains during the previous twenty-seven years. That result was due, of course, to the striking of the subsidiary silver coins under the new system. These gains are devoted to cover the losses incurred in connection with the adoption of the gold standard.

EXPORTS OF THE UNITED STATES.

Exports from the United States in the fiscal year 1901 probably reached $1,500,000,000, the highest point ever recorded for a single year in the history of our export trade. For the eleven months ending with May, 1901, the total exports were $1,385,013,595, being double those of the corresponding period of 1889, and $100,000,000 in excess of the total for the eleven months of last year, which broke all previous records. Taking the commerce of the eleven months ending with May of various years as the basis of comparison, the figures of the Treasury Bureau of Statistics show that during the period under review our exports in 1889 amounted to $694,133,804; in 1894, to $834,636,085; in 1899, to $1,130,629,075; in 1900, to $1,285,831,125, and in the present year, as already stated, $1,385,013,595; while for the full fiscal year our total exports give promise of exceeding one and a half billion dollars, as the eleven months' figures only fall $115,000,000 short of that amount, and the monthly exportation of merchandise from the United States has exceeded $120,000,000 since March 1st of this year.

The distribution of our exports during the year among the grand divisions, basing the estimate upon the percentages for ten months already available, will be in about the following proportions: to Europe, $1,155,000,000, as against $1,040,000,000 last year; to North America, $195,000,000, as against $187,300,000 last year; to South America, $44,000,000, as com-

pared with $38,900,000 in 1900; to Asia, $48,000,000, as against nearly $65,000,000 in 1900; to Oceanica, $36,000,000, as against 43,400,000 last year, and to Africa, $26,000,000, as against $19,500,000 in the preceding year. It will be observed that the only decreases will be in our exports to Asia, where unsettled conditions in China have seriously affected trade, and to Oceanica, from which Hawaii has been omitted as a foreign country since its organization as a territory of the United States.

To products of agriculture is due the credit for the greater portion of the increase in our exports during the present year. In the ten months for which detailed figures are available, products of agriculture were valued at $811,591,955, and former 65.53 per cent of the total domestic exports; last year they amounted to $717,372,746, and formed but 62.21 per cent of the total domestic exports. For the same period of this year manufactures aggregated $339,310,614 and formed 27.40 per cent of the domestic exports, while last year they were $352,671,206, and formed 30.60 per cent of the value of domestic exports. The exports of agricultural products for the full fiscal year will be about $965,000,000 as against $835,858,-123 last year, while those of manufactures will be about $405,000,000, as compared with $433,851,756 last year. This decrease in the exportation of manufactures is due chiefly to the following causes: First. The war in China, to which country our exports consisted largely of manufactured articles and to which market alone our sales in ten months decreased from $13,-474,703 in 1900 to $7,706,130 in the present year; Second. The transfer of Hawaii from the list of foreign countries to classification as a customs district of the United States, necessitating the omission from our exports of all goods passing between that island and the United States and thus decreasing by approximately $15,000,000 our exports for the year; and, third, the omission for similar reasons of merchandise passing between the United States and Porto Rico, to which island we sent in the ten months of the present year merchandise valued at $5,611,583, of which sum manufactures formed an important part, cotton goods alone representing over a million dollars.

The following table shows the exports from the United States in the eleven months ending with May in each year since 1889:

1889	$ 694,133,804
1890	804,717,334
1891	826,886,076
1892	965,389,311
1893	782,218,625
1894	834,636,085
1895	752,570,335
1896	815,901,067
1897	977,800,522
1898	1,136,503,607
1899	1,130,629,075
1900	1,285,831,125
1901	1,385,013,595

POSITION OF THE UNITED STATES.

James H. Eckels, on his return from the notable recent trip of the Commercial Club of Chicago to the West, was optimistic on the views on the financial status of the country.

"The financial, trade, and commercial conditions west of the Mississippi are beyond anything ever heretofore known in that section. It is safe to say that prosperity was never so widespread or so far-reaching in its effects. The farmer, merchant, manufacturer, and laborer, are all obtaining a fair proportion of what, it must be apparent to all, is a commercial activity founded upon a substantial basis. The money supply is outrunning the money demand, not because of a lessened volume of business, because the volume is greater, but because of the improved financial status of the western businessman and borrower," said he, in the course of an extended interview.

"No better index of this could be had than is denoted in the absolute absence of borrowings by western banks of city correspondents in the form of rediscounts. Even at the time of greatest demand on them, during the spring and fall, they do not find it necessary to borrow. Instead of borrowers of city banks, they are now lenders to city customers. They are carrying with their city correspondents just the amount they cannot themselves loan at higher rates, over and above their reserve requirements.

"As these conditions go on both the country and city banks are being pushed for safe investments. There is not now, and there will not be in the immediate or remote future, any danger of either the needs of the country's commerce not be-

ing fully cared for by the banks, without withdrawing any considerable amount, if any funds, from the channels of such stock investments as are to be rated as fair business risks. There is always some speculation outside of such stocks, but even in the present market those who see so much danger of a stringent money market and a threatened commercial collapse as a result of it, certainly fail to analyze all the facts as they exist.

"In the first instance there is certainly now great business activity everywhere upon a foundation that is not fictitious. The prices of both the raw materials and the finished products are within absolutely legitimate limits. There are now no boom prices. All this means fair profits to manufacturer, middleman, and no grievous burden to purchaser. The laboringman has plenty to do at remunerative wages. This condition of business activity is everywhere, and not confined to a few lines of industry. The farmer has had good prices, is out of debt, and certainly is not going to need to do much borrowing for some time to come. On the other hand, he is more likely to be a lender to the banks in the shape of a depositor.

"Nobody who is manufacturing is overstocked at excessive high prices and in danger of finding values changed, as was the case a year ago. There is today a large volume of business being done on a more conservative basis than there was in the boom times of two years ago. Turning to the railroads, it is to be noted that the net earnings continue to increase, and that during these prosperous years great physical improvements of a lasting character have everywhere not only been made at a great expenditure of money but dividends have been earned and in addition surpluses accumulated for periods of lessened prosperity. None of them now borrows. All have introduced such economies of management as earn to the shareholders substantial sums towards dividend requirements.

"In the industrial world, during these years of industrial activity, there has been in the largest measure no increase of plants but concentration of management, new markets obtained, and wiser and better policies inaugurated. It is because of this that even upon overcapitalized plants, viewed from the standpoint of what rules in ordinary affairs, earnings have been such as to warrant extraordinary dividends, and cause the bidding of high prices for many industrial stocks.

"To all these elements of strength in arriving at a conclusion as to whether the country is going too fast and rushing to the verge of a volcano, there are others to be added. The federal Treasury at Washington boasts more than $500,000,000 held in its vaults. The country's foreign trade gives a balance in our favor of more than $700,000,000.

"It is known in the iron and steel trade that all the combined efforts of the plants which have been amalgamated into the greatest of industrial enterprises, the United States steel trust, cannot now meet the demands upon them for their products and must draw from the outside. Neither the manufacturing, the financial, nor business world is endangered in the least by any well-managed undertaking, no matter how gigantic its proportions or vast its capital, so long as the world stands in need of its product and pays fair prices therefor. Its stock is worth in the market the same consideration as the stock of a railroad corporation having equal character of management. It is no more a menace in any sense of the word, and those who argue it down do so without proper analysis.

"In the present situation persons who will take the trouble to inquire will find that the average stock broker is more strict in his rules than heretofore. As an evidence of this he keeps with his banker a better margin in all of his stock accounts. Then, too, he is buying in all this period more stocks for investors and less on margins. The investors realize the patent fact that in the future investments must be made on a basis yielding a smaller return. Thus it is that railroad stocks and bonds are now commanding such high prices. They are high only in the light of earlier investment returns of 6 and 7 per cent par value. In the immediate future it will be nearer 3½ per cent. We think them high because we do not realize the change.

"The position of the United States as a large creditor nation, daily growing more so, gives a double element of strength against either a serious stock panic or a commercial one. On the one hand we are not now subject to drain on every occasion of distress to pay debts due from us to foreigners, embarrassing us to relieve

them, while on the other they owe us and we can, if necessity requires it, cash in their securities.

"If any money stringency were possible because of any existing conditions it would more likely flow from a tax system which is kept upon the statute books that takes $80,000,000 more than the Government's most extravagant expenditures require, and locks it up in idleness. As long as such a tax law is in force upon every occasion, if I was Secretary of the Treasury, I would keep just as much of the Government's funds in the banks as possible. It is just as safe in the banks as it is in the federal Treasury, and a great deal more useful.

"The stock market at its worst is not half so much a menace to legitimate business undertakings as a governmental Treasury system which continually takes out of trade the money which trade needs. Any Secretary should be willing to come to the relief of a stringent money market, when it is known how much the governmental revenue and Treasury system contributes thereto.

"Fortunately just at present we haven't such a condition, and it is safe to say that neither the banks of Chicago nor the country generally will withhold sending funds to New York whenever they can be used to advantage there.

"Heretofore the banks of New York have stood under any and all circumstances ready to relieve the worst monetary conditions we have had. It strikes me hardly right now to raise a hue and cry against them because the public, inside and out of that city, are doing some speculating, largely, it is to be said, in high grade railroad stocks.

"If the suggested policy of keeping our money at home is adopted the stringency some one is dreading will be brought on, hoarding will commence, and the excellent trade conditions, large volumes of available credit and improved banking facilities which now are ours will all be thrown away.

"It is safe to say that the country's business and financial elements will take care of themselves if left alone. They will not only do this but safeguard every man who has a dollar to be cared for. And it will not be necessary for them first to throw the business and banking world into a fit of panic before accomplishing this result."

THE WORLD'S COPPER PRODUCTION.

Interesting figures are given out by Henry Merton & Co., of London, England, authorities on the subject, relative to the production of copper during the years 1899 and 1900. In connection with recent large transactions in this commodity, the statement following will be of interest to western capitalists. The product for the entire copper-producing area is represented to be, for 1900, 486,084 tons, and for 1899, 472,244 tons, an increase of 23,840 tons. Of the entire product, the United States is credited with 268,787 tons in 1900 and 262,206 tons in 1899, which represents about 55 per cent of the product of the world. The following shows the product of each of the principal countries during the time specified:

	1899. Tons.	1900 Tons.
United States	262,206	268,787
Spain and Portugal	52,168	52,872
Japan	28,310	27,840
Chile	25,000	25,700
Australia	20,750	23,000
Mexico	19,335	22,050
Germany	23,460	20,410

The price of standard copper in the London market at the beginning of 1900 was a little below £71 per ton. In April of the same year the maximum of £79 per ton was reached, and for over two years the high level in the price of this commodity has been maintained. In previous years it gradually advanced from an average of £40 in 1894, to £58 per ton at the close of 1898. It is believed not improbable that copper will recede in price, and appreciably so. It may be pointed out, however, that the American supply of this commodity sent to Europe has been very largely diminished. The shipments of copper from this country to Great Britain in the past four months have been only 29,493 tons, as against 56,063 tons in the corresponding period for 1900. It is possible that through the combination recently effected the price of £70 to £75 may be maintained. If the present falling off in European consumption continues, however, the ability to keep the price at this figure may be questioned. In recent years, owing to the extensive use of copper for electrical requirements, for armament purposes, and other trade uses, the consumption has greatly increased and the demand is likely to continue. All things considered, the outlook

for steady addition to the copper supply is good. In numerous instances initial steps have been taken to start production in new fields. A notable increase may be predicted for Australia.

Reverting to the control exercised by American combinations, the London Statist says:

"The extent of their control is alleged as 70 per cent of the world's production; but there are no data available for combating the assertion that a large proportion of the supply is uncontrolled. Even the best informed men in the copper industry have no reliable data. The fact, however, remains that the combination is a very extensive one, and that even the important copper-producing undertakings not under the control of the big American syndicate have worked on lines not inimical to it, sometimes even in friendly arrangement. A subsidiary point of considerable importance is the fact that the American control is mainly in the direction of electrolytically produced copper, that quality of copper being mainly produced in America. The great Spanish and Australian companies do not produce electrolytic copper; indeed, some of the European production is shipped from this side to America to undergo the process. And besides America taking copper from this country in such a manner, we understand that it has in the last twelve months taken practically the whole of the Tasmanian (Mount Lyell) copper production, approximately 9,000 tons. Less than a decade ago electrolytic copper was nonexistent, except perhaps as an outcome of laboratory tests. Now it is a very important factor, experts in the trade making the calculation that about three-fifths of the copper production of the world is electrolytic. The American control is over almost the total supply of electrolytically produced copper, so greatly in demand by reason of its purity and conductivity, and consequently commanding a much higher level of price than for the ordinary standard copper. At present the difference is about £7 per tone—namely, £77 per electrolytic and £70 per standard, in round figures."

POSITION WANTED—A young man (32) with ten years' experience in a National Bank of an eastern city desires a position. Would take some stock in a newly organized bank if desirable position was tendered. References A 1. Address "Teller," care of Bankers Monthly, Rand, McNally & Co., Chicago.

COINAGE IN JUNE 1901.

Coinage executed at the mints of the United States during the month of June, 1901, was as follows:

Denomination.	Pieces.	Value.
Double eagles	13	$ 260.00
Eagles	426,261	4,262,610.00
Half eagles	357,016	1,685,080.00
Quarter eagles	32	80.00
Total gold	763,322	$5,948,030.00
Standard dollars ...	2,562,100	2,562,100.00
Half dollars	276,100	138,050.00
Quarter dollars	544,100	136,025.00
Dimes	100	10.00
Total silver	3,382,400	$2,836,185.00
Five cents	1,486,231	74,311.55
One cent	7,177,243	71,772.43
Total minor	8,663,474	146,083.98
Total coinage ..	12,809,196	$8,930,298.98

BRAZILIAN FINANCES IMPROVING

In the important paragraph of the message of the President of Brazil at the opening of Congress on May 3d, dealing with finance, detailed information is given regarding the recent crisis in that Republic. In the affairs of the Bank of the Republic, which had absorbed 260,000 contos in emissions in the period from 1892 to 1898, the Government refused absolutely to authorize fresh emissions, and the bank, under official control, has now paid its creditors, after having already redeemed 34,000 contos. The message affirms that the treasury will resume its gold payments at the time which has been agreed upon with Great Britain. It has already $11,500,000 deposited, and it is probable that by December it will have deposited $9,000,000 more, whereas its payments during the second half year amount only to $6,000,000. As a guarantee for future years, the treasury will have a reserve of $20,000,000 per year, without reckoning $5,000,000 allotted to the paper money guarantee funds. The financial year 1900 shows a surplus in the budget of 69,000 contos, and the first quarter of 1901 shows an increase in the total revenue as compared with the corresponding period of 1900. Several old debts have been liquidated, and the treasury has no debts now in circulation, a thing which has not happened for years.

INFORMATION FOR BOND BUYERS.

ABERDEEN, MISS.—The board of supervisors of Monroe county give notice that on the first Monday of August it will issue $15,000 of 5 per cent 20-year bonds in denominations of $500 with an option redemption of five years, for the purpose of building a new county jail.

ALBANY, GA.—S. B. Brown, mayor, will receive bids until August 10th for an issue of 4 per cent bonds.

ALBERT LEA, MINN.—Freeborn township has voted to issue $12,000 bonds to the proposed Duluth, St. Cloud, Glencoe and Mankato railway.

ALEXANDRIA, MINN. — Alexandria has voted to issue $6,000 in bonds for drainage purposes.

ANNAPOLIS, MD.—Bids will be received until July 23d by the state treasurer of Maryland for $200,000 of what is known as the state building and improvement loan.

ANNISTON, ALA.—This city has decided to issue $300,000 refunding bonds. The mayor may be addressed.

ASHEVILLE, N. C.—The legislature has authorized the city to vote on issuance of $200,000 of bonds for waterworks.

ATLANTA, ILL.—At a recent meeting of the board of supervisors a resolution was presented to submit to the voters of the county a proposition voting $150,000 in bonds to build a new courthouse.

BAKER CITY, ORE.—Bids will be received for the purchase of $421,000 of bonds for the proposed new gravity works.

BARBERTON, OHIO—An ordinance has passed providing for submitting to vote of the people the question of authorizing the issue of bonds not exceeding the amount of $40,000 for enlarging the waterworks system.

BELLEVUE, OHIO—Bids will be received for the purchase of 40 bonds, each in the sum of $250, with interest at 4 per cent.

BELOIT, WIS.—The city council passed the ordinance issuing $20,000 bonds for the purpose of building new bridges and paying off outstanding indebtedness.

BLOUNTVILLE, TENN.—An election is to be held at this place to vote on the question of issuing bonds in the sum of $100,000 for building public roads.

BOISE, IDAHO.—At a special election it was voted to issue $14,700 of bonds for bridges over the Boise River at Government Island.

BOONEVILLE, TENN.—At a special municipal election held in this city it was voted to issue bonds for building new schoolhouses.

BRADDOCK, PA.—An ordinance has been prepared calling for a $100,000 bond issue for general purposes.

BRISTOL, TENN.—The city will soon issue $20,000 of bonds for the street improvements and bridges.

BROOKHAVEN, MISS.—This town has issued $13,500 of bonds for enlarging its schoolhouse.

BROOKLYN, N. Y.—The mayor has approved an ordinance of the municipal assembly providing for city bonds to the amount of $241,000 for the purchase of sites and the erection of new fire department stations.

BROOKVILLE, IND.—Sealed bids will be received for the purchase of $13,900 water works bonds issued for the purpose of redeeming and refunding that amount of outstanding bonds of said town. Bonds bear 4 per cent interest, payable semi-annually.

BUCKHANNON, VA.—Bids will be received until August 10th for the issue of $19,000 in 4 per cent bonds.

BURLINGTON, VT.—Burlington has voted to issue street improvement bonds to the amount of $30,000.

CARTERSVILLE, GA. — Cartersville has voted to issue $10,000 bonds to build an electric light plant.

CARTHAGE, OHIO.—Proposals will be received by the clerk of the village of Carthage, Ohio, until July 30th for the purchase of ten bonds aggregating $2,047.03.

CASSELTON, N. D.—The city council at an adjourned meeting passed a resolution calling a special election for July 29th to vote on the question of issuing

$8,500 bonds for the purpose of improving the electric light plant.

CASS LAKE, MINN.—The village council has ordered a special election to be held for the purpose of voting on a proposition to issue negotiable certificates of the village in the sum of $10,000 for the purpose of building a sewerage system.

CHATTANOOGA TENN.—Chattanooga has voted to issue bonds for the purpose of building two fire halls.

CHERRYVALE, KAS.—This place has voted bonds to the amount of $50,000 for the purpose of providing a city with a water system.

CHICAGO JUNCTION, OHIO.—This place invites proposals for $10,300 5 per cent improvement bonds.

CHICO, CAL.—At an election held here it was voted to issue $45,000 in bonds for the purpose of sewering the city.

CLARKSBURG, W. VA.—The citizens of this place have voted to issue $50,000 bonds to improve streets.

CLARKSVILLE, W. VA.—The town of Clarksville has voted in favor of issuing $40,000 in 4 per cent improvement bonds.

CLEVELAND, OHIO—Bids will be received for the purchase of $63,000 4 per cent city of Cleveland sewer district coupon bonds maturing April 1, 1912.

CLINTON, MASS.—The governor of Massachusetts has signed a bill authorizing Clinton to issue $90,000 3½ per cent 1-30 year serial bonds.

CONCORD, N. C.—The city has voted $150,000 of bonds for installation of water works and sewerage.

CONDON, ORE.—Condon will issue $3,000 worth of school bonds.

CONNEAUT, OHIO—An election is to be held to vote on the question of issuing bonds in the sum of $20,000 for the installment of a lighting plant.

CONWAY, MO.—This place has voted to issue $2,500 bonds for a new school house.

COQUILLE, ORE.—Sealed bids will be received by the recorder until July 31st for $14,000 4 per cent bonds, dated August 15th, 1901.

CUTHBERT, GA.—An election will be held July 30th to vote on an issue of $10,000 in bonds for a new jail.

DALLAS, TEXAS.—The issuance of $100,000 additional waterworks improvement bonds has been recommended, $50,000 to be used for completing general improvements of water system, and $50,000 for constructing a pipe line.

DALTON, TENN.—This place will hold an election July 24th to vote on issue of bonds for electric light and sewerage system.

DECATUR, IND.—The Jefferson township macadam road election resulted in favor of bonding the township and making such improvements.

ELIZABETH, N. J.—This city has authority to issue $75,000 street improvement bonds.

FAIRPORT, N. Y.—Fairport has voted to issue $3,000 bridge improvement bonds.

FLORENCE, S. C.—It has been decided by popular vote to issue $40,000 of bonds for construction of waterworks.

FRANKFORT, N. Y.—A bond issue of $18,000 has been voted by this city for the purpose of erecting a municipal electric lighting plant.

FRANKLIN, PA.—An election will be held July 25th to vote on the bonding of the city for $60,000 to provide funds for the erection of new high school building.

GARDEN CITY, KAS.—This city has voted to issue $10,000 in bonds to build a new schoolhouse.

GERMANTOWN, N. Y.—This city is soon to issue $3,000 road bonds.

GLEN RIDGE, N. J.—A special election is talked of at Glen Ridge to authorize $35,000 bonds for the purpose of laying out a park.

GLENWOOD, MINN.—Bonds to the amount of $15,000 have been voted for extending and improving the water works system.

GLOSTER, MISS.—At an election held recently it was voted to issue bonds for an electric light and waterworks plant.

GLOUSTER, OHIO.—The citizens of this place will again vote on a proposition to issue $8,000 in bonds.

GRANBURY, TEX.—The town of Granbury has voted in favor of issuing $5,000 in 4 per cent improvement bonds.

GRAND RAPIDS, MICH.—The Soo common council has authorized the sale of waterworks bonds amounting to $120,000.

GREENLAND, MICH.—The village of Greenland has voted to issue $15,000 in

bonds for the erection of new school buildings.

GUTHRIE, OKLA.—At a recent election held in this city it was voted to issue $155,000 worth of improvement bonds.

HAMILTON, OHIO—Bids will be received at the office of the city clerk for the purchase of $3,700 sanitary sewer bonds and $3,800 storm sewer bonds.

HANCOCK, MICH.—The proposition to issue $25,000 bonds for waterworks improvements was carried at the special election held at this place.

HARRISBURG, PA.—The Flinn bill authorizing the county commissioners to issue bonds for the improvement of public roads has been passed finally in the house.

HATTIESBURG, MISS.—This city has voted to issue $30,000 in bonds to build a water works system.

HELENA, MONT.—This city will sell $250,000 4 per cent school bonds on July 25th.

HERINGTON, KAS.—It has been voted to issue $6,000 in bonds for a new schoolhouse.

HIBBING, MINN.—At a special school election the proposition to bond the district for $1,900 was carried.

HUMBOLDT, TENN.—This city has voted to issue $30,000 in bonds to extend and improve its waterworks system.

IRWIN, PA.—Irwin has voted to issue $50,000 bonds for additional paving.

JACKSON, MICH.—This city will vote to issue bonds for the purpose of purchasing site for public library.

KIRTLAND, OHIO.—It has been voted to issue bonds for school building.

KOSSE, TEX.—The city will hold an election to decide the issuance of $6,000 of bonds for erection of a school building.

LATROBE, PA.—This place contemplates issuing $30,000 refunding bonds and $15,000 for the erection of a municipal building.

LINCOLN, NEB.—Bids will be received for the sale of $55,000 lighting bonds for the purpose of constructing an electric light plant.

MADISON, N. Y.—Bonds for the amount of $4,500 will be sold for erection of a school.

MANISTEE, MICH.—The vote on the proposition to bond Manistee for $125,000 to purchase the electric lighting plant carried.

MARTINS FERRY, OHIO.—The council has passed an ordinance to issue bonds to the amount of $5,000 for paving Hanover and Tenth streets.

MARYVILLE, MO.—This place will vote on the proposition to issue street paving bonds.

MAYVILLE, MICH.—At a special election it was voted to bond the village for $5,000 to purchase a municipal electric lighting plant.

McPHERSON, MINN.—This place has voted $12,000 bonds to aid in the construction of the Duluth, St. Cloud, Glencoe and Mankato railroad.

MILWAUKEE, WIS.—The common council of Milwaukee is considering issuing bonds for the proposed viaduct over the railroad tracks on Kinnickinnic avenue.

MIDDLETOWN, CONN.—This city is preparing to issue $53,000 3½ per cent refunding bonds in December.

MINNEAPOLIS, KAS.—This place has voted $15,000 bonds to build county high school.

MONTGOMERY, ALA.—The city council of Montgomery proposes to sell an issue of $75,000 of bonds.

MORRIS, MINN.—Bids are advertised for the purchase of $10,000 5 per cent 15-year gold bonds of the village of Morris, issued for the purchase of extending and completing the system of water works.

MORTON, MINN.—It has been voted to issue $8,000 worth of bonds.

MOUNT CALM, TEXAS.—The school district of Mt. Calm has voted in favor of issuing $6,500 in bonds.

MUNISING, MICH.—This place will vote August 1st on an issue of $35,000 bonds for new buildings.

NAPERVILLE, ILL.—On August 1st bonds to the amount of $4,000 may be issued by the city toward a system of sewers and waterworks.

NAPOLEONVILLE, LA.—An election has been held to vote a bond issue for the proposed waterworks plant.

NEVADA, MO.—This place will vote on a proposition to issue bonds for $30,000 high school building.

NEW BRITAIN, CONN.—A resolution authorizing the city to issue $75,000 water bonds has been favorably reported.

NORTHWOOD, IOWA—Lincoln township, Black Hawk county, will issue $5,000 in school bonds to build a central school house for the new consolidated school system.

NORWAY, MICH.—This place has voted to issue $25,000 for the erection of an electric light plant.

OELWEIN, IOWA—This place will issue bonds for the erection of school building.

OMAHA, NEB.—The Board of Education has instructed the secretary to advertise for bids for the $40,000 of bonds voted to complete the new high school building.

ONEONTA, N. Y.—This place has voted to issue $37,000 bonds for the purpose of defraying the village's share of the expense for the proposed brick pavement.

OSHKOSH, WIS.—This city expects to issue $17,000 worth of bonds for the improvement of its sewerage system.

OSKALOOSA, IOWA—The independent school district of Oskaloosa has voted to issue $3,500 in bonds to build a new schoolhouse.

OYSTER BAY, N. Y.—This place has authority to issue $10,000 bridge bonds.

PALESTINE, MD.—The city will hold an election to vote on issuing $40,000 of bonds for street paving.

PALESTINE, TEX.—The city of Palestine will hold an election to vote on issuing $40,000 of bonds for street paving.

PARIS, MO.—The citizens of this place have voted a $20,000 bond issue for the construction of an electric light and waterworks plant.

PARK RIVER, N. D.—This city has voted to issue $19,800 in bonds for the purpose of building a waterworks system.

PAW PAW, MICH.—The board of supervisors voted to hold a special election in the county for the purpose of raising $35,000 to build the sheriff's residence and jail.

PHILLIPPI, W. VA.—Barbour county, West Virginia, will vote on issuing $50,000 worth of bonds to build a new schoolhouse.

PITTSBURG, KAS.—Pittsburg has voted to issue $35,000 in bonds to build new schoolhouse.

PLAINVIEW, NEB.—The citizens of Plainview have voted to issue $6,000 in bonds to build a new addition to the schoolhouse.

PLAINWELL, NEB.—The citizens of this place have voted to issue bonds in the sum of $6,000 to build an addition to the school house.

PLATTSBURGH, N. Y.—A resolution has been adopted to bond the village in sum of $50,000 for improvements on sewers and streets.

POMEROY, WASH.—Pomeroy has voted in favor of issuing $50,000 in bonds for a water works system.

PONTIAC, MICH.—At the special election held here on the proposition to bond the school district for $50,000 for two new school buildings, the proposition was carried.

PORT CLINTON, OHIO—Bids will be received by the village of Port Clinton for the purchase of 20 coupon bonds of said village in the gross amount of $4,000, bearing 5 per cent interest.

PORTERSVILLE, CAL.—A $6,000 bond proposition has been submitted to the Portersville school district to raise money for a new high school building.

RACINE, WIS.—Bids will be received for the purchase of $50,000 worth of school house bonds.

RALEIGH, N. C.—An election will be held August 19th to vote on an issue of $50,000 bonds for public improvements.

REDLANDS, CAL.—The city council of Redlands has voted to hold an election July 29th to vote on the question of issuing $420,000 in bonds.

REDWOOD FALLS, MINN.—It has been voted to issue $6,000 city bonds for the purpose of defraying the expense of erecting a steel water tower. Bonds will be issued in denominations of $1,000 each to run 20 years and bearing interest at 4 per cent.

REESEVILLE, WIS.—The village of Reesville has passed an ordinance authorizing the issuing of $10,000 5 per cent bonds payable $1,000 annually.

RICHMOND, MO.—At a special school election it was voted to issue $3,500 in bonds for purpose of installing a heating apparatus in the public school building.

RICHMOND, VA.—The board of sinking fund commissioners have decided to advertise for $60,000 worth of state bonds for the purpose of retiring them.

SAN BERNARDINO, CAL.—The citizens have voted to issue $420,000 school bonds.

SANFORD, N. C.—This city has voted the issuance of $15,000 of bonds for extension of water works.

SEBRING, OHIO—The village of Sebring will receive bids until July 30th for the purchase of twelve village hall bonds to the amount of $6,000, bearing interest at the rate of 5 per cent.

SEWARD, NEB.—Seward county will hold special election July 23rd to vote on courthouse proposition. It is sure to carry, as $20,000 is available when the county puts up $60,000 more for an $80,000 building.

SHARON, PA.—Sharon will shortly advertise for bids for $60,000 bonds.

SIBLEY, IOWA.—The board of supervisors of Osceola county have adopted a resolution submitting to the voters of the county at the November election a proposition to issue bonds of the county in the sum of $50,000 for the purpose of building a courthouse and jail.

SIDNEY, OHIO—Sealed bids will be received at office of H. S. Ailes, city clerk, until July 16th for the purchase of 100 bonds bearing date of July 1st and payable in 25 years from date, each being in sum of $500, with interest at 3½ per cent.

SIOUX FALLS, S. D.—A special election of the voters of Sioux Falls has been called for July 30th for the purpose of voting on the question of issuing negotiable school bonds in the sum of $50,000.

SOUTHINGTON, CONN.—This city has voted to issue $115,000 bonds bearing 5 per cent interest.

SPARKS, GA.—The town of Sparks has voted in favor of issuing $5,000 in 6 per cent bonds.

SPRINGFIELD, TENN.—This city has voted to issue $25,000 bonds for the erection of water works system.

STARKVILLE, MISS.—The town of Starkville has voted in favor of issuing bonds to the amount of $10,000 to provide an electric light plant.

ST. BERNARD, LA.—St. Bernard parish, Louisiana, has voted in favor of issuing $10,000 in 5 per cent road bonds.

ST. JOSEPH, LA.—An election will be held to decide the issuance of $3,000 for paving and improving streets and roads.

ST. LOUIS, MICH.—At a special election held recently it was voted to issue bonds to complete the new waterworks and electric lighting plant.

SYRACUSE, N. Y.—This city has decided to put water meters in all private houses and a bond issue for $100,000 to buy meters has been authorized.

TROY, N. Y.—The Troy council has voted in favor of an issue of water bonds.

TULLAHOMA, TENN.—This place has voted to issue $25,000 bonds for a water works system.

TUXEDO, N. Y.—This city is about to issue bonds for road improvement.

UNIONVILLE, CONN.—Unionville has authority to issue $17,500 town hall bonds.

VICTORIA, TEX.—The state authorities have approved the issue of $45,000 in bonds of the school district of Victoria, Tex.

WAYNESBURG, PA.—This city has voted to issue $17,000 worth of bonds for sewerage purposes.

WESTERVILLE, OHIO.—This city contemplates the issuance of $50,000 in bonds for waterworks, sewerage and street improvements.

WHITEWRIGHT, TEX.—The election held here recently resulted in favor of issuing bonds for an addition to the waterworks.

WILKINSBURG, PA.—This place will vote July 23d on the issue of $25,000 bonds for a paid fire department.

WINCHESTER, TENN.—This city has voted to issue $30,000 in bonds for the erection of an electric light plant and waterworks.

WINTERS, CAL.—Winters has just voted to issue $17,000 bonds to build a waterworks system.

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BANKERS' ASSOCIATIONS.

OFFICERS OF CALIFORNIA BANKERS.

There was no rivalry in the election of officers at the Los Angeles meeting of the California State Bankers' Association meeting. J. M. Elliott of Los Angeles was elected president and the position of vice-president, vacated by him, was filled by the election of J. K. Lynch of the First National Bank of San Francisco. The rest of the officers were re-elected, with but two changes in the executive council, as follows: G. W. Kline, Crocker-Woolworth National Bank, treasurer; R. M. Welch, San Francisco Savings Union, secretary. Executive council—Frank Miller, National Bank of D. O. Mills & Co., Sacramento, chairman; I. Steinhart, Anglo-Californian Bank, Ltd., San Francisco; W. A. Hale, Bank of Martinez; C. W. Bush, Bank of Yolo, Woodland; A. H. R. Schmidt, German Savings and Loan Society, San Francisco; J. R. Ryland, Commercial Bank, Los Gatos; E. P. Foster, Bank of Ventura; Richard Bradley, Bank of Porterville; J. F. Brooke, Safe Deposit Bank of San Jose.

NUTMEG STATE BANKERS.

The annual reunion of the Connecticut Bankers' Association took place at Hartford, June 21st. The members assembled at Phalanx hall, and from there proceeded to the Hartford Golf Club, where they were tendered a luncheon. Later a short business session was held at the club. This meeting was given over almost entirely to the discussion by President Meigs H. Whaples of charges imposed by the New York Clearing House for the collection of out-of-town checks. Mr. Whaples suggests that a general convention of delegates from State Bank associations throughout the country be held to consider the subject. The officers who will serve for the ensuing year are as follows: President, William E. Seeley, president of the First National Bank of Bridgeport; vice-president, Ralph W. Cutler, president of the Hartford Trust Company of Hartford; secretary, Charles P. Backus, cashier of the Windham County National Bank of Danielson, and treasurer, E. G. Camp, cashier of the First National Bank of Middletown, Conn.

BANKERS OF SOUTH DAKOTA.

The tenth annual meeting of the South Dakota Bankers' Association at Sioux Falls, S. D., was honored by the largest attendance in the history of the organization. Porter P. Peck of Sioux Falls, the president of the association, called the convention to order. The address of welcome was delivered by H. H. Keith, the response being made by O. L. Branson, cashier of the First National Bank of Mitchell, S. D. Among others prominent in the proceedings were: Robert Moody, president of the Aberdeen National Bank of Aberdeen, S. D., who discussed the subject of "Loans," and John L. Gessell, cashier of the First National Bank, Heron Lake, Minn., who spoke on "Burglars, Burglaries and Burglary Insurance." The bankers were also addressed by A. A. Crane, cashier of the National Bank of Commerce of Minneapolis, Minn.; Ernest C. Brown, assistant cashier of the First National Bank of Minneapolis, Minn., and James F. Toy, president of the First National Bank of Sioux City, Iowa. The session was closed by a banquet, after the election of the following officers: President, B. A. Cummings, cashier of the First National Bank of Pierre, S. D.; vice-president, Robert Moody; secretary, E. L. Abel, president of the State Bank of Bridgewater, Bridgewater, S. D., and treasurer, W. L. Baker, cashier of the Minnehaha National Bank of Sioux Falls, S. D.

DATE FOR MARYLAND BANKERS MEETING.

The committee of administration of the Maryland Bankers' Association has decided to hold the sixth annual convention in Baltimore during October next. The committee is arranging an interesting program and will have some prominent speakers from the East. It is also planned to have a trip to Mount Vernon, which at that season of the year will be especially pleasant. Robert Shriver, president of the First National Bank, Cumberland, is the president of the association; Lawrence B. Kemp, president of the Commercial and Farmers' National Bank of Baltimore, is secretary.

BANKERS OF STATE OF IOWA.

In an address before the Iowa Bankers' Association meeting at Cedar Rapids, June 12th and 13th, Senator Dolliver said:

"I would like to see the banking interests of Iowa mature a plan for the restoration of what now may be called orthodox commercial banking in the United States. Every bank in the United States, nearly every student, perceives the defects that now inhere. We ought to have a bankrupt law which would put the whole credit of every community at the service of its business enterprises, and I believe that the banking interest of the United States, which is in touch with the borrower and lender, which devotes its life to a study of these practical questions, could mature a system of banking which would abolish many of the obsolete schemes which are now in our system of bankruptcy. It lies within the banking interests of the United States to lay a hand of conservative interests upon the present movement of the American business. I don't know whether you are alarmed about it or not, but I sometimes feel as if we were moving a little too rapidly, and when a concern like the business world of America moves too rapidly you may be certain that it is moving toward some form of chaos. I believe that the spirit of speculation now everywhere ripe in the United States ought to be checked by the men who manage the great banking interests of this country."

The convention recorded its opposition to the present bankruptcy law, to the state revenue law and to the inequalities of the war stamp tax. Officers were elected as follows: President, C. B. Mills, Sioux Rapids; vice-president, Charles Pasche, Davenport; secretary, J. M. Dinwiddie, Cedar Rapids; treasurer, L. F. Potter, Harlan.

WASHINGTON STATE BANKERS MEET.

The officers selected at the Spokane meeting of the Washington State Bankers' Association are as follows: E. J. Dyer, Spokane, president; E. N. Purdy, New Whatcom, vice-president; J. D. Hoge, Jr., Seattle, secretary; L. J. Pentecost, treasurer.

Executive council—Hon. Miles C. Moore, Walla Walla; C. J. Lord, Olympia; Jacob Furth, Seattle; J. P. M. Richards, Spokane; W. L. Adams, Hoquiam.

Protective committee—P. C. Kaufman, S. M. Jackson and T. J. Pentecost, Tacoma; George S. Brooke, C. S. Eltinge and W. D. Vincent, Spokane; E. W. Andrews, Herman Chapin and E. C. Neufelder, Seattle.

In outlining the work of the assay office at Seattle Frederick C. Wing said:

"The receipts of the United States assay office at Seattle during the year 1900 were 1,345,032.65 troy ounces, or 46 1-8 tons of gold and bullion, covered by 7,106 individual deposits, and having a coinage value of $22,038,855.12.

"The total receipts since July 15, 1898, the date of opening the office, to the close of business December 31, 1900, amounted to 2,504.255.72 troy ounces, or, for convenence, 85.9 tons of gold dust and bullion, being deposited by 15,460 individual depositors, and bearing a coinage value of $40,688,858.84.

"Many of these 15,000 depositors are worthy and honored citizens of our state. Every county in Washington has contributed to the vast army of Alaskan fortune seekers, and as a natural result a larger percentage of this newly acquired treasure has found lodging in the banks of Washington than otherwise would have been the case."

COMMITTEES ARE SELECTED.

The following committees have been named by the Milwaukee Bankers' Club to take charge of the convention of the American Bankers' Association to be held in Milwaukee September 24th, 25th and 26th:

Executive—J. W. P. Lombard, president of the club, and George W. Strohmeyer, secretary, together with the chairman of each of the other committees.

Finance—Frederick Kasten, chairman; F. J. Kipp, C. C. Schmidt, Gustav Reuss and J. F. Strohmeyer.

Transportation—F. G. Bigelow, chairman; Washington Becker, George Koch, August Uihlein and John Campbell.

Hotels—Grant Fitch, chairman; C. F. R. Pullen, Robert Camp, A. H. Lindsay and H. Bielfeld.

Printing—J. K. Ilsley, chairman; C. E. Arnold, T. E. Camp, G. W. Strohmeyer and O. C. Fuller.

Committee on entertainment and program—John Johnston, chairman; William Bigelow, Frederick Pabst, J. P. Murphy and Edwin Reynolds.

MICHIGAN BANKERS' CONVENTION.

The Grand Rapids meeting of the Michigan Bankers' Association, held June 11th and 12th, was well attended. There were a number of interesting addresses, among the speakers being S. R. Flynn, president of the Second National Bank of St. Paul, and Frederick W. Hayes of Detroit. The election of officers at the close of the convention resulted as follows: President, J. T. Shaw, vice-president First National Bank, Detroit; first vice-president, George W. Morley, vice-president Second National Bank, Saginaw; second vice-president, A. G. Bishop, cashier Genesee County Savings Bank, Flint; secretary, Fred E. Farnsworth, cashier Union National Bank, Detroit; treasurer, George T. Wolf, Three Rivers. As members of the executive council, James R. Wylie of Grand Rapids was elected for one year, to fill vacancy caused by the death of Edwin F. Uhl, and for full term, H. H. Hamilton, Eaton Rapids; H. B. Waldby, Adrian; A. S. Wright, Ionia; George A. Skinner, Mount Pleasant, and Scott Field, Battle Creek. The next meeting will be held at Detroit.

FOUR STATES TO MEET TOGETHER.

The North Carolina Bankers' convention was held June 19th to 21st at Asheville. The states of Virginia, South Carolina, Georgia and North Carolina were represented, and the proposition was made that next year a joint convention of bankers of the four states be held at some central locality—this to take the place of the regular convention. The report of the secretary and treasurer, John M. Miller, Jr., cashier of the Merchants' & Farmers' National Bank of Charlotte, N. C., was encouraging, showing that out of a total of 141 banks in the state 98 are members. Among those on the programme were Richard H. Edmonds, editor of the Manufacturers' Record. Hartman Baker, cashier of the Merchants' National Bank of Philadelphia; W. T. Old, cashier of the First National Bank of Elizabeth City, N. C.; L. P. Hillyer, cashier of the American National Bank of Macon, Ga., and secretary of the Georgia Bankers' Association, and Hon. A. E. Rankin, state bank examiner. Mr. Miller was re-elected secretary and John F. Bruton, president of the First National Bank of Wilson, N. C., was appointed president of the association.

NEW YORK BANKERS CONVENE.

Among the features of the New York State Bankers' convention, held at Buffalo June 20th to 22d, were an extended review of the banking system of China by the Chinese ambassador to the United States, a paper on the work of the New York Clearing House by Manager Sherer and an address by the minister of agriculture of Honduras on the subject, "How Can American Banks Help American Trade Relations with Central America?" President John B. Dutcher in the course of a review of conditions in the financial situation said: "It may not be best at this time, but if not now, at some time in the near future, action should be taken to secure legislation that will require the trust companies doing banking business to be placed upon the same basis as the banks, compelling them to carry the same reserve as the banks are compelled to carry." The election of officers resulted as follows: President, Arthur D. Bissell, vice-president of the People's Bank, Buffalo; vice-president, S. M. Griswold, president of the Union Bank, Brooklyn; treasurer, Frank E. Howe, cashier Manufacturers' National Bank, Troy; secretary, T. Ellwood Carpenter, president of the Mount Kisco National Bank, Mount Kisco.

FOREIGN EXCHANGE.

Foreign exchange has become so important a branch of banking business every banker should thoroughly understand it.

The new book entitled "Foreign Exchange" by H. K. Brooks, author and publisher, 78 Monroe St., Chicago, gives a complete and comprehensive explanation of foreign exchange transactions, forms used, foreign money, besides conversion tables for all foreign monies at every rate of exchange. Its usefulness and low cost ($5.50, $7.50 and $10, according to binding) will insure its sale to every banker. It will be sent (charges prepaid) to any bank for inspection.

Ripans Tabules cure headache.
Ripans Tabules cure flatulence.
Ripans Tabules cure dyspepsia.
Ripans Tabules cure biliousness.
Ripans Tabules cure indigestion.
Ripans Tabules cure constipation.
Ripans Tabules: for sour stomach.

BANK NOTES.

The Bank of Green Bay, Wis., is a new state bank.

A charter has been issued to the Bank of Kingstree, S. C. The capital stock is $15,000.

A charter has been issued to the State Bank of Wabasso, in Redwood county, Minnesota.

The Watertown State Bank at Watertown, S. D., has been incorporated with $25,000 capital.

A new bank is to be organized in Van Buren, Mo. It is to be known as the Carter County Bank.

David Brush Miller of Red Oak, Ia., has been appointed national bank examiner for the state of Iowa.

Morton Logan of Fort Worth, Tex., has been appointed national bank examiner for the state of Texas.

A charter has been issued to the Farmers' State Bank of Wellington, Kas. It has $50,000 capital stock.

Articles of incorporation have been filed by the DeWitt Savings Bank of DeWitt, Ia. Its capital is $25,000.

The First State Bank of St. Hilaire, Minn., has incorporated and secured a license with a capital stock of $10,000.

The McCook County State Bank of Salem, S. D., is to be known as the First National Bank of Salem. It has $25,000 capital.

The application to organize a First National Bank at Oxford, N. C., has been approved. W. H. Bunt of Oxford is the promoter.

The secretary of the territory has issued a charter to the Bank of Carroll of Carroll, O. T. It will have a capital stock of $5,000.

The private bank of Windsor & Cassady of Valley Junction, Iowa, has been merged into the First National Bank of Valley Junction.

The Merchants' & Farmers' Bank of New Lewisville, Ark., has been organized with a capital stock of $25,000. B. P. Wheat is president.

The First State Bank of Summit, S. D., has been incorporated by Henry S. Morris, William D. Sloan, Howard Babcock and J. A. Rickert, with a capital of $5,000.

The Davis Banking Company of Upton, Hardin county, with capital stock of $10,000, filed articles of incorporation. S. B., H. Y., A. B. C. and Fannie Davis are the incorporators.

The Lenox State Savings Bank of Lenox, Ia., has filed articles. Its capital is $15,000. Katharine B. Wilkin, F. Wilkin, H. H. Tyler, H. Wilkins and A. C. Bice are the incorporators.

The Bank of Bishopville, S. C., has been organized with the following board of directors: G. Frierson Woodward, E. T. Booth, M. D., R. O. Purdy, G. S. Corbett and W. R. Scarborough.

The controller of the currency has authorized the First National Bank of Warren, Minn., to begin business with a capital of $25,000. W. F. Powell is president and F. W. Flanders, cashier.

The Citizens' National Bank of Monaca, Pa., has been organized by the election of John T. Taylor of Monaca president, Dr. John Hallen of Monaca vice-president and Thomas C. Fry of Rochester cashier.

The application of J. W. Mallone, Leland Windsor, Simon Casady, J. H. Windsor and H. A. Miller to organize the First National Bank of Valley Junction, Ia., with $25,000 capital, has been approved.

A dividend of 50 per cent has been declared by Receiver James W. Maxwell, in favor of depositors of the First National Bank of Vancouver, which was closed by the controller of the currency April 20th.

Where certain directors of a bank are seeking to purchase certain property from it, they cannot participate as directors in consummating such sale. Leary v. Interstate Nat. Bank (Tex. Civ. App.), 63 S. W. 149.

The Citizens' Bank, a new financial concern, has been organized at Bessemer, Ala. Articles of incorporation have been filed. The incorporators are Jeff Clay, Mack Clay and J. P. Clay. The capital is $50,000.

The First National Bank of Dunbar, Pa., has been incorporated with a capital stock of $25,000. The stockholders are all business men of the town, among them being C. B. Neamon, E. H. Abraham and D. C. Foltz.

The Controller of Currency has authorized the organization of the First National Bank of Carrolltown, Pa., on $50,000 capitalization and with the following officers: Dwight L. Parker, president, and T. A. Sharbaugh, cashier.

Former Vice-President H. H. Larned of the Lansing State Savings Bank of Lansing, Mich., has been appointed president of the institution. The new vice-president is Frederick Thoman. This bank is capitalized at $150,000.

The opening of the New State Bank of Kissimmee, Fla., has been postponed. The corporation is represented by C. A. Carson, president, with J. F. O'Berry, E. L. Lesley, John M. Lee, N. B. Carson, N. C. Bryan and C. A. Carson as directors.

The Chicago bank clearings in May established a high-record mark, being nearly $65,000,000 in excess of any previous month. The exact total was $705,700,828, which is an increase of more than 17 per cent over the clearings in May, 1900.

A charter has been granted to the First National Bank of Payette, Idaho, with a capital of $25,000. The stockholders named in the application are: George V. Leighton, Albert Wilson, W. S. Brundage, J. J. Toole, P. E. Short and P. A. Devers.

The National Union Bank of Boston, Mass., has a new president in the person of James R. Hooper. Mr. Hooper, who succeeds the late George Whitney, was formerly a member of the firm of Minot, Hooper & Co. Mr. G. H. Perkins is cashier of this bank.

The Controller of the Currency authorizes the organization of the Northfield National Bank, Northfield, Minn., with a capital of $50,000. J. G. Schmidt, W. Wilson, Gertrude Schumit, A. W. Norton, Hiram A. Scriver and A. C. Anderson are named as incorporators.

The Controller of the Currency has issued certificates authorizing the First National Bank at Watonga, Ok., to begin business with a capital of $25,000. W. R. Kelly is president and Charles E. Nash cashier. This is a conversion of the State Bank of Watonga.

The surplus account of the Third National Bank of Pittsburg has been increased to $150,000 by the addition of $50,000 taken from undivided profits. At the same time a semi-annual dividend of 3 per cent was declared—the first since January 1, 1897. The president is Julius Bieler and the cashier Ogden Russell.

The Citizens' National Bank of Houghton has been organized with the following directors: C. H. Hall, Frank Haun, J. H. Jasburg, R. C. Pryor, B. F. Chynoweth, A. F. MacDonald, G. W. Quirk, W. A. Burnham and C. H. Moss. The officers are: R C. Pryor, president; C H. Hall, vice president; C. H. Moss, cashier.

The Keystone Bank of Pittsburg is to increase its capital to $500,000 (the amount since the organization in 1884 having been $300,000), the stockholders at a recent meeting having voted to this effect. The president of the bank is George M. Laughlin; vice-president, W. H. Nimick, and cashier, A. S. Beymer.

The legislative committee of the Washington State Bankers' Association appointed by Vice President Dyer is as follows: W. E. Shrucker of Laconner, S. M. Jackson of Tacoma, E. C. Neufelder of Seattle, P. C. Kaufman of Tacoma, R. B. Spencer of Seattle, J. P. M. Richards of Spokane and E. L. Farnsworth of Wilbur.

The Bank of Commerce, recently organized at Paragould, Ark., has purchased the bank building of the old Greene County Bank and will begin business with a paid-up capital of $50,000. At a meeting of directors Eli Meiser was elected president, S. L. Joseph vice-president, Charles A. Parker cashier, and W. T. Stedman assistant cashier.

The organization has just been completed of the Union Trust and Savings Bank of East St. Louis, Ill. The officers selected are: President, August Schlafly (president of the Citizens' National Bank of Alton, Ill.); vice-president, A. M. Meints; cashier, E. P. Kishner, and assistant cashier and secretary, J. F. Schlafly (cashier of the First National Bank of Carlyle, Ill.).

By vote of the board of directors of the Illinois Trust and Savings Bank the capital stock of that institution will on October 1st be increased from $3,000,000 to $4,000,000, the allotment of new stock be-

ing made to shareholders pro rata on the basis of their present holdings. The financial standing of the bank will then be about as follows: Capital, $4,000,000; surplus, $4,000,000; undivided profits, as per last statement, $407,000; deposits, nearly $70,000,000. The stock sells for 880 and the dividends paid are 12 per cent.

A new building is to be erected for the Hibernian Banking Association of Chicago on lower La Salle street, formerly Pacific avenue, just opposite the Chicago Board of Trade. Like the structures belonging to the Illinois Trust & Savings Bank and the Chicago National Bank, this new building will be a decided acquisition to the bank architecture of Chicago. It will not be ready for occupancy before next May. Meanwhile the Hibernian Banking Association will increase its capital stock to $500,000.

The City Savings Bank of Pittsburg, which has been in existence since 1876, with a capital of $100,000, has been succeeded by the City Trust Company. The new institution has been organized with $500,000 capital and $750,000 surplus. A general trust company business will be engaged in. Interest at the rate of 2 per cent will be allowed on deposits subject to check, while on savings accounts 4 per cent will be paid. The old officials will remain in charge of the new organization. These include president, J. D. Callery; vice-president, John C. Reilly, and cashier, J. W. Taylor.

The Controller of the Currency has declared the following dividends in favor of insolvent national banks, as follows: Farmers' National Bank of Vergennes, Vt., a first dividend of 25 per cent on claims amounting to $73,084; Capital National Bank of Lincoln, Neb., a third dividend of 2 per cent, making in all 17 per cent on claims aggregating $1,242,979; Fifth National Bank of St. Louis, a final dividend of 6-10 per cent, making a total of 96 6-10 per cent on claims amounting to $1,129,713; First National Bank of Flushing, Ohio, a final dividend of 10½ per cent, making in all a dividend of 100 per cent on the principal and 87 4-10 per cent of the interest on claims aggregating $87,470.

A consolidation in Cleveland which will shortly be consummated includes two banks, each having a capital of $100,000. These are the Forest City Savings Bank Company and the Detroit Street Savings Bank Company. The two will be united under the name of the former. The plan was agreed upon by the stockholders and directors of the institutions interested. A capital of $250,000 has been decided upon by the consolidated bank, which will in future conduct also a trust company business. The officers were elected on Wednesday last and include: President, F. W. Gehring; vice-presidents, George Faulhaber, John Meckes, Theodor Kundtz and S. E. Brooks; secretary, L. T. Denison; treasurer, George P. Faerber, and assistant treasurer, William F. Rapprich. All of these had formerly been connected with the merged banks, the presidents of which were F. W. Gehring of the Forest City and George Faulhaber of the Detroit Street.

A. E. Martell & Co., 93 Broad street, Boston, Mass., put up all styles of printed bank forms in duplicating books for using with pen and ink, lead pencil or stylus. They have made a specialty of bank work for years, particularly in pen and ink duplicating books. Send them a sample of any bank form and they will submit price on same and will also mail samples of various forms if desired.

Will Buy an Interest in a Bank.

An ex-banker wishing to enter the business field again would purchase controlling interest in financial institution. References exchanged. All replies treated in strict confidence. Address Banker (32), care of Rand, McNally & Co., Chicago.

Rice's "Practical Bank Advertising" is awakening a lively interest among the bankers. And well it may, for it is a work of exceptional value to every banker who uses it.

POSITION WANTED—By young man (25) in North or South Carolina or Georgia savings bank. At present in New York State Savings Bank. References. Address "Savings," care Rand-McNally Bankers' Monthly, Chicago, Ill.

POSITION WANTED in a country bank by an experienced bookkeeper acquainted with all details of a bank. Ten years in the banking business. At present connected with one of the largest banks in Chicago. Thirty years old. Married. Best of references given. Address W. G. S., Care Rand, McNally, Bankers' Monthly, Chicago.

NOTES OF INTEREST TO BANKERS.

TAXES ON NATIONAL BANKS.

The two communications are self explanatory and refer to the provision that national banks are required to pay special taxes to collectors of internal revenue in their district, and, if they issue circulating notes, tax on these notes to be paid to the Treasurer of the United States:

"Treasury Department,
"Office of Commissioner of Internal Revenue,
"Washington, D. C., June 11, 1901.

W. J. Edwards, President National Bank of Fayetteville, Fayetteville, N. C.

"Sir: I have received your letter of the th instant, inquiring 'if there is any other tax due by national banks * * * than the annual internal-revenue tax of $2 on the thousand of the capital stock.'

"Every national bank that issues circulating notes is, in addition to this special tax to which you refer, required to pay 'a tax of one-twelfth of one per centum each month upon the average amount of circulation issued' by it, under the third paragraph of section 3408, Revised Statutes. This circulation tax is required to be paid to the Treasurer of the United States. But the special tax under paragraph 1, section 2, of the act of June 13, 1898, and the act of March 2, 1901, is required to be paid by the bank to the collector of internal revenue in the district in which it is situated.

Respectfully,
"ROBT. WILLIAMS, JR.,
"Acting Commissioner."

"W. J. Edwards, Esq., President of The National Bank of Fayetteville,
"Fayetteville, North Carolina.

"Sir: That part of my letter to you dated the 11th instant, which states that every national bank that issues circulating notes is required to pay 'a tax of one-twelfth of one per centum each month upon the average amount of circulation issued' by it, under the third paragraph of section 3408, R. S., is hereby corrected by reference to section 5214, R. S., which provides that 'in lieu of all existing taxes every association shall pay to the Treasurer of the United States, in the months of January and July, a duty of one-half of one per centum each half year upon the average amount of its notes in circulation;' and by reference also to section 13 of the act approved March 14, 1900, which reads:

" 'That every national banking association having on deposit, as provided by law, bonds of the United States bearing interest at the rate of two per centum per annum, issued under the provisions of this act, to secure its circulating notes, shall pay to the Treasurer of the United States, in the months of January and July, a tax of one-fourth of one per centum each half year upon the average amount of such of its notes in circulation as are based upon the deposit of said two per centum bonds; and such taxes shall be in lieu of existing taxes on its notes in circulation imposed by section 5214 of the Revised Statutes.'

"Respectfully,
(Signed) "ROBT. WILLIAMS, JR.,
"Acting Commissioner."

PROTEST WOULD BE GOOD.

A California correspondent and subscriber writes as follows:

"Kindly give us your opinion, in your next issue of the Bankers' Monthly, on the following:

"The superintenrent of a mining company pays off the employes of the mine by draft on the home office, which is considerable distance from the mine (about 150 miles). These drafts are dated several days prior to the date on which they are due. For instance, the drafts will be dated on June 10th and will read 'On June 25th pay to the order, etc.' Must these drafts be presented for payment on the day that they are due or are they subject to protest at any time after that date? Should the draft be presented on, say, June 30th, would the protest hold?"

It is assumed that the drafts are dated ahead for convenience. They become checks subject to all liabilities of checks on and after the stipulated date of payment. It is the opinion of banking law experts that the protest as described in the last question would hold.

FOR SALE CHEAP.

One Hall's bank vault door; weight, 2,400 pounds. Address H. J. SHEPHERD, Girard, Ill.

NEW YORK CLEARING HOUSE FIGURES.

William Sherer, manager of the New York Clearing House, in describing the work of that institution to the New York State Bankers' Association, said:

The transactions at the Clearing House since the date of its commencement (1854) have been $1,283,388,007,071.54. It is difficult to comprehend the magnitude of such a sum. This is more than sufficient to run the whole machinery of the government for two thousand years, and is more than 135 times as much as all the gold and silver money in the world. If put in eight ounce bags in the form of silver dollars it would require more than 10,211,703 cubic yards of space for storage, and to count it all in a single year it would take more than 12,000 men, counting at the rate of $175 a minute day and night without intermission.

These figures distance the transactions of all the other clearing houses of the United States combined, whether we consider the sum total of the exchanges since the inauguration of our clearing system or the current transactions. The largest transactions for any one day since the organization of the Clearing House took place on May 10, 1901, when it reached the prodigious sum of $622,410,525.56. The smallest transactions for any one day was on October 30, 1857, amounting to $8,357,394.82.

UNSTAMPED DOCUMENTS AS EVIDENCE.

The Supreme Court of Georgia, says the Central Law Journal, follows the almost unbroken line of authorities in holding that Congress in requiring revenue stamps to be placed on certain instruments, has no power to prescribe rules of evidence for a state court, and, therefore, the act of Congress which declares that certain written instruments shall not be received in evidence in any court until stamped as required by the act, is to be understood as applicable to the federal courts only. This subject has been dealt with by the courts of many of the states. There seems to be but one state court of last resort which has made and adhered to a decision that Congress has the right to prescribe that an unstamped instrument should not be received in evidence in a state court. This was in the case of Turnpike Co. vs. McNamara, 72 Pa. St. 278. The reasons given for the opinion in that case are not satisfactory, and two of the five justices dissented. All other state courts which have dealt directly with this question hold, so far as we have been able to ascertain, either that Congress has no power to enact that certain documents shall be incompetent in evidence in a state court, or else, without deciding what power Congress has in the matter, that the act of Congress does not apply to the state courts, but to the federal courts only. Most of those decisions were made in cases arising under the Acts of 1864, 1865 and 1866, but the Act of 1898 is, with respect to the question here discussed, substantially a copy of the former acts, and the reasoning of those decisions is in every way applicable. Two, if not more, cases have been decided by state courts of last resort since the Act of 1898 went into effect. In the case of Knox vs. Rossi, 57 Pac. Rep. 179, 48 L. R. A. 305, the Supreme Court of Nevada held that state courts are not within the provisions of the Act of 1898 as to the admissibility of unstamped documents in evidence. Prior decisions of the court, under former acts, apparently holding to the contrary, were explained as having been made without passing directly upon the question of the applicability of the Act to State Courts. In the recent cases of Cassidy vs. St. Germain, 46 Atl. Rep. 35, the Supreme Court of Rhode Island held the Act of 1898 to be applicable to the federal courts only, and not to state courts.

The Controller of the Currency has approved the application of W. L. Ryburn of Elk Point, Donald Grant, Francis M. Rose, Thomas Gardner, Emma A. Knapp and W. D. Knapp for authority to organize the First National Bank of Alexandria, S. D., with a capital of $25,000.

The Bank Commissioner of Kansas has issued a bulletin showing that the deposits in the 344 state and fifty-one private banks in Kansas are $33,767,898, an increase of $2,142,409.29 over those of three months ago. The cash and sight exchange change in December aggregated $14,051,135, in February $15,815,210, an increase of $1,764,074.19. The loans and discounts in December were $23,942,711, in February $24,391,333, an increase of $348,622.

SAVINGS BANK NOT PUBLIC.

There was an interesting discussion before Judge Fox in the Superior Criminal Court in Boston on a question of law raised in the trial of Raffaele Vesce, who is accused of carrying on the business of a savings bank unlawfully. The defendant and another Italian were in business on North street. The partner, who is also indicted, fled some time ago, taking considerable money belonging to fellow-countrymen with him.

The indictment is drawn under Sec. 32, Chap. 317, of the acts of 1894, which says that no person, bank, association, etc., shall advertise or put forth a sign as a savings bank or in any way solicit or receive deposits as a savings bank unless they are incorporated as such an institution under the law.

The defence contended that the banking business carried on was private, the same as that conducted by well known firms, and was not a savings bank.

The government maintained that the business was clearly that of a savings bank and such as the statute contemplated wiping out of existence.

A question arose as to the definition of a savings bank, and the court, in its ruling, gave this definition from a decision of the Supreme Court: "A savings bank in this commonwealth is an institution formed for the purpose of receiving deposits or money for the benefit of the depositors investing the same, accumulating the profit or interest thereof, paying such profit or interest to the depositors or retaining the same for his greater security, and, further, of returning the deposit itself upon demand of the depositor."

After considerable discussion, the court allowed the case to go to the jury on evidence which the government possessed, the government contending that if it showed that the defendant solicited funds, received the same, gave out a pass book, recording deposits, withdrawals and balances, that the jury should infer that the depositors believed they were investing their money in a savings bank.

At the close of the government's case the court again reverted to its first contention and declined to allow the case to go to the jury on the inference referred to. His honor said that it is unfortunate that these people should have put their money in the hands of the defendant and subsequently learn that there was "no funds," the partner having gone away with them.

His honor held that the facts shown by the prosecution that deposits were solicited, passbooks kept, showing deposits, withdrawals and balances, the arrangement of the office like a bank, did not warrant the inference that the depositors believed they were investing their money in a savings bank.

In view of this condition of things his honor said the case did not come within the statute and accordingly ordered a verdict for the defendant.

PHILIPPINE BANKING REGULATIONS

Complaint is made by banking houses at Manila that they are unduly hampered in their business by the requirement of the Taft Commission that deposits shall be accepted in both Federal and local moneys, and that checks drawn on such deposits shall be paid in the kind of money originally deposited.

The unit of exchange in the Philippines is the Mexican dollar, and it has been the custom of banking institutions to reduce all deposits to this single term —that is, to credit on a deposit in gold its value in Mexican dollars. This practice, under the commission's law, is now illegal, and is punishable by fine or imprisonment. The Manila bankers have appealed to Secretary Root to repeal the act, under the plea that it involves an oppressive and unconstitutional exercise of executive authority. They do not like the prospect of keeping two sets of accounts in different terms of currency, and are apprehensive over the results of what appears to them in the guise of a movement to dislocate their exchange medium from that of adjacent countries with which Philippine trade is largely conducted.

According to the administration view, the islands are not amenable to constitutional regulations and requirements, and it would be an easy matter, therefore, to obviate the difficulty thus presented. But, again, American capital and American interests will sooner or later be largely preponderant in the commerce and trade of the archipelago, and then the Mexican dollar must be inevitably displaced by the American gold dollar as the unit of commercial calculation and exchange.

POSTOFFICE SAVINGS BANK DANGERS.

The scheme of erecting a savings bank system in connection with the postoffice department, has many advocates, but Henry A. Castle, auditor of the postoffice department is not one of them. Mr. Castle, writing in The North American Review, expresses the belief that the savings-bank system would be ruinously expensive. The 2 per cent government bonds are selling at 106¼. The lowest interest suggested for the postal bank depositors is 3 per cent. Mr. Castle believes the offer of such a rate would cause the accumulation of $1,000,000,000 in the postal banks within five years. Not only would the government lose the difference in interest, but it would be at an enormous outlay for additional employes to handle the fund and keep the accounts. He estimates that at least 1,000 more clerks would be needed in the auditor's office. None of the bills proposed in Congress on this subject seems to have made allowance for the costly item of accounting.

The problem of finding a secure investment with adequate interest for these savings seems to be extremely difficult. The English government has not been able to solve this problem. It pays its postal depositors 2¾ per cent and invests the money in 2¾ per cent consols, which in the past have been bought in at a rate ranging from 110 to 114. All this premium, as well as the entire cost of accounting, is a dead loss. Yet no ministry dares to suggest a reduction in interest, as the wrath of several million voters would fall upon the statesman who attempted to put the system on a business basis. Mr. Castle fears the same thing would happen in the United States while the annual loss would be enormously greater on account of the larger sums to be handled, the greater territory to be covered, and the larger salaries paid.

OUTSTANDING GOLD PRODUCTION.

The total amount of the gold production of Australasia during 1900 was some 4,175,000 ounces, which is about 285,000 ounces less than that of the previous year. If, however, it is compared with the production of 1890 it shows the large increase of 2,587,000 ounces. The value of the gold in 1890 was estimated at $29,965,000, that in 1900 at $78,290,000; so that during the last ten years, the value of the year's gold production has increased by nearly $50,000,000.

Although there are three mints in the Australian States—at Sydney, Melbourne and Perth—a large proportion of the gold raised in the Colonies is still sent to England in bars. It is estimated that of the 4,175,000 ounces produced in the year 1900, 2,784,000 ounces only, or about 66½ per cent, were lodged with the local mints for coinage.

The purchase of gold forms a large and a very important part of the business of the Australian banks. They have branches or agencies on the gold fields where they buy raw gold from the miners and the mining companies, which they either ship direct to London, or send to the Australian mints for coinage.

Of recent years the Australian banks have ceased to a considerable extent to ship their sovereigns direct to London. They have found it more profitable to export them to other countries—to San Francisco, to India and to South Africa—and in this way Sydney and Melbourne have become centers of large gold exchange operations.

COSTA RICA'S INCREASED TARIFF.

While Costa Rica has abundant national resources for the production of valuable products, among them being cacao, india rubber, textile fibers, tropical fruits, etc., very little progress has been made in these industries. The cultivation of the banana may be noted as an exception to this stagnant condition, and laterally this industry has been extensively engaged in, with little resulting profit, however, for the large outlay. The india rubber industry has also received attention, but owing to the length of time required for the maturing of the india rubber trees, six or eight years, early profits from this source are not anticipated. In view of the general condition of industry and trade, the government of Costa Rica has issued a decree, effective on May 1, 1901, increasing duties on all importations by 50 per cent. It was announced at the same time that the import tax which has heretofore been exacted on coffee will be very materially reduced. The natural resources of this country, with trade increased by the activities in the lines above noted, lead to the conclusion that Costa Rica may soon enjoy a new prosperity.

FRANK A. VANDERLIP A BANKER.

At a regular meeting of the Board of Directors of the National City Bank of New York, Frank A. Vanderlip, ex-Assistant Secretary of the Treasury, was elected a vice-president. Mr. Vanderlip will be recalled as a frequent editorial contributor to THE BANKERS' MONTHLY. He was selected by Lyman J. Gage on the organization of the first McKinley cabinet as private secretary. Soon after he was advanced to the position of Assistant Secretary of the Treasury and was given scope to display the executive ability with which he is gifted. The work of handling the war loan bond issue by popular subscription was managed directly by Mr. Vanderlip. Although in no sense a politician Mr. Vanderlip displayed the greatest tact in the work of his office. Early last spring he resigned and went abroad on a visit of investigation to the principal financial centers of Europe. The announcement of his connection with the National City Bank was made informally soon after his departure for Europe. It is understood that he will give some attention at least to the development of the foreign business of the institution. Prior to his connection with the Treasury Department at Washington Mr. Vanderlip was known favorably as an able writer on financial subjects. His training was received in the office of an investor's agency and as financial editor of the Chicago Tribune. He formerly had editorial charge of THE BANKERS' MONTHLY and is a frequent contributor to its columns. Mr. Vanderlip's connection with the National City Bank affords him the widest possible field for development along his chosen line of work.

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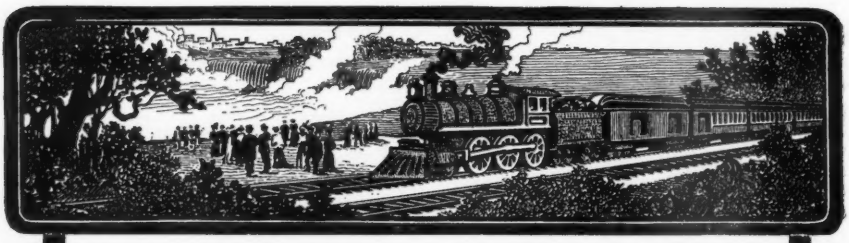

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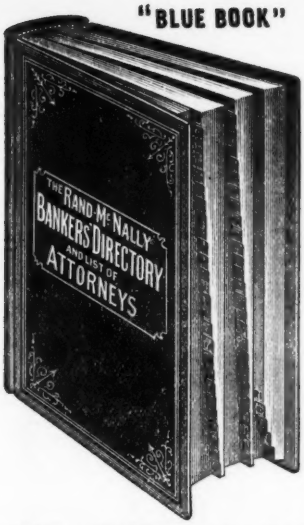

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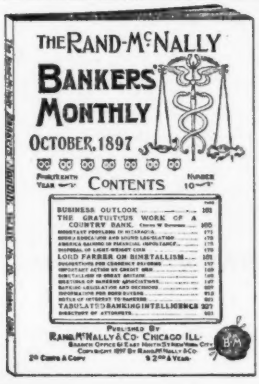

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▲Harrisburg*†.... Poinsett	J. J. Mardis.
▲Harrison*•..... Boone	Crump & Crump.
Hazen*†..... Prairie	C. S. Proctor.
▲Heber*..... Cleburne	W. L. Thompson.
▲Helena*†..... Phillips	QUARLES & MOORE.
Hope*†..... Hempstead	JAMES H. McCOLLUM.
▲Hot Springs*†....Garland	WOOD & HENDERSON.
▲Huntsville*..... Madison	W. T. Brooks.
Imboden*†..... Lawrence	George G. Dent.
▲Jasper*..... Newton	M. T. Briscoe.
▲Jonesboro*†..Craighead	EDWARD H. MATHES.
Junction*†..... Union	E. O. Mohoney.
Kingsland*†....Cleveland	See Rison.
▲Lake City*..... Craighead	T. H. CARAWAY.
▲Lake Village*..... Chicot	R. M. Gains.
¶▲Little Rock*†.. Pulaski	W. E. ATKINSON. Practices in all State and Federal Courts. Collections properly attended to.
" ..... "	JOSEPH LOEB. Refers to any bank in Little Rock.
" ..... "	ROSE, HEMINGWAY & ROSE. Refer to any bank in city.
▲Lockesburg*..... Sevier	Collins & Lake.
▲Lonoke*†..... Lonoke	GEORGE SIBLY.
Luxora*..... Mississippi	E. F. GREER.
▲Magnolia*†† .... Columbia	Stevens & Stevens.
▲Malvern*†...Hot Springs	M. M. DUFFIE.
Mammoth Sp'gs*†Fulton	C. E. Elmore.
▲Marianna*†..... Lee	McCULLOCH & McCULLOCH.
▲Marion*†..... Crittenden	L. P. Berry.
▲Marshall*..... Searcy	A. Y. Barr.
Maynard*..... Randolph	See Pocahontas.
▲Melbourne*..... Izard	J. B. Baker.
▲Mena*†..... Polk	MARK P. OLNEY.
▲Monticello*†..... Drew	Wells & Williamson.
▲Morrilton*†..... Conway	C. ARMSTRONG.
▲Mountain Home*..Baxter	M. N. Dyer & Son.
▲Mountainview*.....Stone	B. F. Williamson.
▲Mount Ida* Montgomery	G. Witt.
▲Murfreesboro*..... Pike	J. C. Pinnix.
Nashville*†..... Howard	W. C. Rodgers.
▲New Lewisville*† L'Fay'te	King & Searcy.
▲Newport*†..... Jackson	JOSEPH M. STAYTON.
▲Osceola*..... Mississippi	G. W. Thomason.
▲Ozark*†..... Franklin	W. W. Mansfield.
▲Paragould*†..... Greene	JOHNSON & LUNA.
▲Paris*..... Logan	Anthony Hall.
▲Perry*..... Perry	James A. Vance.
▲Piggott*†..... Clay	L. Hunter.
▲Pine Bluff*†.....Jefferson	CRAWFORD & HUDSON. Attorneys for Citizens Bank.
▲Pocahontas*.... Randolph	Witt & Schonover.
▲Powhatan*..... Lawrence	L. B. Poindexter.
▲Prescott*†..... Nevada	W. V. TOMPKINS.
▲Princeton*..... Dallas	R. H. Dedham.
Rector*†..... Clay	See Piggott.
▲Richmond* Little River	J. C. Head.
▲Rison*†..... Cleveland	W. J. Stanfield.
Rogers*†..... Benton	W. C. ROBERTS.
▲Russellville*†..... Pope	J. T. BULLOCK.
▲Salem*..... Fulton	Charles A. Phillips.
▲Searcy*†..... White	John T. Hicks.
▲Sheridan*..... Grant	W. D. Brouse.
Siloam Springs*†. Benton	T. G. Williams.
Springdale*† Washington	J. L. Long.
▲Star City*..... Lincoln	H. R. Lucas.
Stuttgart*†..... Arkansas	Edward Pettit.
▲Texarkana*†..... Miller	WEBBER & WEBBER.
▲Van Buren*†.. Crawford	JESSE TURNER.
▲Vanndale*†..... Cross	O. N. Killough.
▲Varner*†..... Lincoln	G. H. Joslyn.
Waldo*†..... Columbia	See Magnolia.
▲Waldron*..... Scott	John W. Goolsby.
▲Walnut Ridge*†. Lawr'ce	Phillips & Beakley.
▲Warren*†..... Bradley	W. S. Goodwyn.
▲Washington*† Hempstead	David B. Conway.
Wittsburg..... Cross	See Vanndale.
Wynne*†..... Cross	J. T. Patterson.
▲Yellville*..... Marion	J. C. Floyd.

CALIFORNIA.

Town and County.	Name.
Alameda*†..... Alameda	E. K. TAYLOR.
Alhambra*•..Los Angeles	A. S. Halsted.
▲Alturas*..... Modoc	Goodwin & Stewart.
Anaheim*†..... Orange	Richard Melrose.
Antioch*†..Contra Costa	Hartley & Abbott.
Arcata*•..... Humboldt	George W. Hopkins.
▲Auburn*†..... Placer	J. M. FULWEILER.
Azusa*†.....Los Angeles	W. H. Davies.
▲Bakersfield*†..... Kern	T. M. McNAMARA.
Benicia*†..... Solano	C. P. Stevens.
Berkeley*†..... Alameda	W. N. WASTE.
Biggs*†..... Butte	F. F. Carnduff.
Bodie*•..... Mono	See Bridgeport.
▲Bridgeport*..... Mono	J. E. Goodall.
Calistoga*†..... Napa	See Napa.
Cambria*†...San Luis Ob.	B. H. Franklin.
Campbell*†..Santa Clara	See San Jose.
Cayucos*†....San Luis Ob.	See San Luis Obispo.
Cedarville*..... Modoc	See Susanville.
Chico*†..... Butte	F. C. LUSK.
Cloverdale*†..... Sonoma	H. H. McKoon.
Colton*†.San Bernardino	Thomas D. Hamilton
▲Colusa*†..... Colusa	U. W. BROWN.
Corona*..... Riverside	G. R. Freeman.
Covina*†....Los Angeles	See Los Angeles.
▲Crescent City*•. Del Norte	Childs & Hart.
Dixon*†..... Solano	A. Manning.
Downey*†.....Los Angeles	J. H. Ardis.
▲Downieville*†..... Sierra	F. R. WEHE.
Dutchflat*†..... Placer	W. P Snowden.
Elsinore*†..... Riverside	Collier & Evans.
Escondido*†..San Diego	See San Diego.
▲Eureka*†..... Humboldt	J. N. GILLETT.
▲Fairfield*†..... Solano	Coghlan & Harvey.
Fallbrook*†.... San Diego	See San Diego.
Ferndale*†.....Humboldt	James Smith.
Folsom*†..Sacramento	See Sacramento.
Forest*†..... Sierra	See Nevada City.
Foresthill*†..... Placer	See Auburn.
Fort Bragg*† Mendocino	See Ukiah.
Fort Jones*†....Siskiyou	I. A. Reynolds.
▲Fresno*†..... Fresno	F. E. COOK.
Fullerton*†..... Orange	H. C. Head.
Garlock*..... Kern	George W. Fox.
Gilroy*†..... Santa Clara	J. C. Zuck.
Gonzales*†.....Monterey	S. W. Mack.
Grass Valley*†....Nevada	C. W. KITTS.
Gridley*†..... Butte	R. C. Long.
Guadalupe*†.Santa Barb.	See Santa Maria.
▲Hanford*†..... Kings	J. W Hudson.
Haywards*†.....Alameda	J. A. Collins.
Healdsburg*†.....Sonoma	J. W. Rose.
Hemet*†..... Riverside	P. C. Little.
▲Hollister*†....San Benito	BRIGGS & HUDNER.
Huenemene*†..... Ventura	T. H. Merry.
▲Independence*†.... Inyo	P. H. Mack.
Ione*†..... Amador	See Jackson.
▲Jackson*†..... Amador	J. W Caldwell.
▲Lakeport*•..... Lake	T. B. Bond.
Lemoore*†..... Kings	W. D. Maddin.
Livermore*†.....Alameda	G. W. Langan.
Lodi*†.....San Joaquin	See Stockton.
Lompoc*•.Santa Barbara	Fox & Sheridan.
Longbeach*†...Los Ang's	E. C. Denio.
▲Los Angeles*†.Los Ang's	CHAS. L. BATCHELLER. Reference: First National Bank.
" ..... "	FLINT & BARKER. Attorneys for LosAngeles National Bank.
" ..... "	LEON F. MOSS. Reference: First National Bank.
Los Gatos*†.Santa Clara	W. M. Beggs.
▲Madera*†..... Madera	Francis A Fee.
▲Mariposa*†..... Mariposa	J. W. Congdon.
▲Markleeville*..... Alpine	See Placerville.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Martinez*† Contra Costa	W. S. Tinning.
▲Marysville*† ..... Yuba	FORBES & DINSMORE.
Mendocino*†.Mendocino	M. J. Byrnes.
▲Merced*† .....Merced	J. W. KNOX.
▲Modesto*† ....Stanislaus	NEEDHAM & DENNETT.
Monrovia*†.Los Angeles	C. E. Slosson.
Monterey*†....Monterey	S. F. Gefi.
▲Napa*† .....Napa	JOHN T. YORK.
National City*† San D'go	See San Diego.
▲Nevada City*† ...Nevada	T. FORD.
North Ontario*†SanBern	See Ontario.
North San Juan*†Nevada	See Nevada City.
Oakdale*† .....Stanislaus	See Modesto.
▲Oakland*† .....Alameda	METCALF & METCALF.
Oceanside*†...San Diego	See San Diego.
Ontario*†San Bernardino	E. H. Jolliffe.
Orange*† ..... Orange	See Santa Ana.
Orland*† .....Glenn	See Willows.
▲Oroville*† .....Butte	John Gale.
Oxnard*† .....Ventura	See Ventura.
Pacific Grove*†Monterey	E. C. Smith.
Paloalto*† ...Santa Clara	Joseph Hutchinson.
Pasadena*†..Los Angeles	G. A. GIBBS.
Paso Robles*† San L. Ob.	G. & A. Webster.
Petaluma*† .....Sonoma	HASKELL & DENNY.
▲Placerville*† ..El Dorado	Irwin & Irwin.
Pleasanton*† ... Alameda	T. W. Harris.
Pomona*† ..Los Angeles	J. A. GALLUP.
Portersville*† ...Tulare	J. F. Boller.
▲Quincy*† .....Plumas	Goodwin & Webb.
Randsburg*† .....Kern	C H. Wynn.
▲Redbluff*† .....Tehama	JOHNSON & CHASE.
▲Redding*† .....Shasta	WATSON & BUSH.
Redlands*† San Bern'rd'o	F. C. PRESCOTT.
▲Redwood City*†S'nM'teo	George C. Ross.
▲Riverside*† ....Riverside	P. S. CASTLEMAN.
¶▲Sacramento*† ..Sacra'o	L. T. HATFIELD.
▲Salinas*† ..... Monterey	DAUGHERTY & LACEY.
▲San Andreas*†.Calaveras	F. J. Solinsky.
▲San Bernardino*†San B'o	OTIS & GREGG.
▲San Diego*†... San Diego	OSCAR A. TRIPPET. Attorney for First National Bank.
▲San Francisco*†...San F.	CHICKERING & GREGORY, 222 Sansome St. Attorneys for California Fruit Growers Assn., and Hawaiian Com'l & Sugar Co.
" ..... "	CORBET & GOODWIN, 331 Pine St. References: E. H. Rollins & Sons, Boston and San Francisco, and First National Bank, San Francisco.
" ..... "	GORDON & YOUNG, 14 Sansome St. Attorneys for Germania Trust Co. and Swiss American Bank.
" ..... "	H. C. SCHAERTZER, 530 California St. Practices in the State and Federal Courts. Refers to local State and Federal Judiciary.
" ..... "	ALFRED H. YORDI. Safe Deposit Building. General practice. Correspondence solicited. References: Mutual Savings Bank, Italian-American Bank.
San Jacinto*†. Riverside	T. T. Porteous.
▲San Jose*†...Santa Clara	C. L. WITTEN. General law practice. Refers to banks and business houses.
San Leandro*†..Alameda	John Black.
▲San Luis Obispo*†S.L.Ob	VENABLE & GOODCHILD.
San Mateo*†..San Mateo	C. N. Kirkbride.
San Miguel*†..S. Luis Ob	G. & A. Webster.
San Pedro*† Los Angeles	W. H. Savage.
▲San Rafael*† .....Marin	HEPBURN WILKINS.
▲Santa Ana*† .....Orange	E. E. Keech.
▲Santa Barbara*†S'nta B'a	HENLEY C. BOOTH.
Santa Clara*†Santa Clara	D. Henderson.
▲Santa Cruz*† .Santa Cruz	LINDSAY & NETHERTON.
Santa Maria*†Santa Bar'a	T. R. Finley.
Santa Monica*†Los Ang's	Tanner & Taft.
Santa Paula*† ...Ventura	See Ventura.
▲Santa Rosa*† ....Sonoma	J. R. LEPPO.
Sebastopol*• .....Sonoma	James A. Stidger & Son.
Selma*† .....Fresno	E. E. Shepard.
Sonoma*† .....Sonoma	R. R. Poppe.
▲Sonora*† .....Tuolumne	F. W. STREET.
So. Riverside†..Riverside	See Corona.
St. Helena*•.....Napa	Thomas Watt.
▲Stockton*†..San Joaquin	JOSHUA B. WEBSTER.
Suisun City*† .....Solano	George A. Lamont.
▲Susanville*† .....Lassen	Goodwin & Goodwin.
Sutter Creek*† .Amador	See Jackson.
Tehachapi*† .....Kern	See Bakersfield.
Templeton*†..S. Luis Ob.	See Paso Robles.
Tomales*† .....Marin	Fred Woodworth.
Truckee*† .....Nevada	C. F. McGlashan.
Tulare*† ..... Tulare	DAVIS & ALLEN.
Tustin*† ..... Orange	See Santa Ana.
▲Ukiah*† .....Mendocino	J. A. Cooper.
Vacaville*† ..... Solano	R. Barcar.
Vallejo*† .....Solano	L. G. HARRIER.
Valleyford*† ....Sonoma	See Santa Rosa.
▲Ventura*† ..... Ventura	THOMAS O. TOLAND.
▲Visalia*† .....Tulare	MILLER & HANNAH.
Watsonville*† Santa Cruz	Holbrook & Maher.
▲Weaverville*• .... Trinity	James W. Bartlett.
Wheatland*† .....Yuba	E. T. Manwell.
Whittier*† ..Los Angeles	WM. M. HIATT.
Williams*† .....Colusa	See Colusa.
▲Willow*† ..... Glenn	Frank Moody.
Winters*† ..... Yolo	Philip Bruton.
▲Woodland*† ..... Yolo	ARTHUR C. HUSTON.
▲Yreka*† .....Siskiyou	Gillis & Tapscott.
▲Yuba City*† .....Sutter	M. E. Sanborn.

COLORADO.

Town and County.	Name.
▲Akron*† .... Washington	August Muntzing.
Alamosa*† ..... Conejos	W. E. Cox.
Alma*† .....Park	See Fairplay.
Amethyst*† ..... Mineral	Albert L. Moses.
▲Aspen*† ....Pitkin	R. G. WITHERS.
Berthoud*† .....Larimer	See Fort Collins.
▲Boulder*† ..... Boulder	S. S. DOWNER.
▲Breckenridge*†. Summit	J. W. Swisher.
Brighton*† ....Arapahoe	W. G. Lovelace.
Brush*† .....Morgan	See Fort Morgan.
▲Buenavista*† .... Chaffee	G. K. HARTENSTEIN.
▲Burlington*†.Kit Carson	See Denver.
▲Canon City*† ...Fremont	WALDO & DAWSON.
Carbondale*† ... Garfield	See Glenwood Springs.
▲Castlerock*† .... Douglas	A. G. Webster.
▲Central City*† .....Gilpin	CHASE WITHROW.
▲Cheyenne Wells*†Chey'ne	C. I. Spere.
▲Colorado Spr'gs*†ElPaso	J. E. McINTYRE. Corporation and mercantile law.
▲Conejos*† ..... Conejos	See Alamosa.
▲Cortez* .....Montezuma	C. W. Blackmer.
Craig* ....Routt	L. L. Breeze.
▲Creede*† ..... Mineral	A. L. MOSES.
CrestedButte*†Gunnison	Metzler Bros.
▲Crippleccreek*† ....Teller	J. MAURICE FINN.
▲Del Norte*†..Rio Grande	George P. Wilson.
▲Delta*† .... Delta	GEORGE STEPHAN.
¶▲Denver*† .... Arapahoe	BARTELS & BLOOD, Peoples Bank Bldg. Attorneys for the Colorado National Bank.
" ..... "	BICKSLER, McLEAN & BENNETT, Equitable Bldg. Colorado counsel for American Surety Co. of New York.
" ..... "	THOS. H. HOOD, Equitable Bldg. Refers to First National Bank.
" ..... "	CAESAR A. ROBERTS, Cooper Bldg. Mines and corporations. References: Justices, State Supreme Court.
" ..... "	ROGERS, CUTHBERT & ELLIS, Boston Bldg. Denver attorneys for R. G. Dun & Co.
" ..... "	STUART D. WALLING. Ernest & Cranmer Building. Attorney for Denver National Bank.
" ..... "	WOLCOTT & VAILE. General counsel for the D. & R. G. R.
Dolores*†... Montezuma	See Cortez.
▲Durango*† .....La Plata	O. S. Galbreath.
Eaton*† .....Weld	See Greeley.
El Dora*† .....Boulder	B. W. Coleman.
▲Fairplay*† .....Park	CHARLES A. WILKIN.
Florence*† .....Fremont	JOHNSON & KILLIAN.
▲Fort Collins*†.. Larimer	GEORGE W. BAILEY.
▲Fort Morgan*†.. Morgan	E. E. Williams.
Fowler*† ..... Otero	See La Junta.
Garrison† .....Costilla	See Alamosa.
▲Georgetown*† Cl'r Creek	J. J. WHITE.
Gilletti*† .....Teller	C. A. Gillete.
▲Glenwood Sp'gs*†Garf'ld	E. T. TAYLOR.
▲Golden*† .....Jefferson	W. A. Dier.
Granada*† .....Prowers	W. O. Merrill.
▲Grand Junction*†..Mesa	SAMUEL G. McMULLIN.
▲Greeley*† ....Weld	H. N. HAYNES.
▲Gunnison*† ....Gunnison	DEXTER T. SAPP.
Holly*† .....Prowers	J. S. McHungry.
▲Holyoke*† .....Phillips	J. S. Bennett.
Hooper*† .....Costilla	David M. Cox.
Hotchkiss* .....Delta	Charles L. Pike.
▲Hugo*† ....Lincoln	T. J. Edwards.
Idaho Spr'gs*†Cl'r Creek	A. D. BULLIS.
Idalia .....Arapahoe	M. K. Scott.
▲Julesburg*† ... Sedgwick	E. D. Hamilton.
▲Kiowa* .....Elbert	See Denver.
▲Lajunta*† .....Otero	W. R. GIBSON.
▲Lake City*† .....Hinsdale	Brown & Nourse.
▲Lamar*† .....Prowers	C. C. Goodale.
▲Las Animas*† .....Bent	A. M. Lambright.
▲Leadville*† .....Lake	WILLIAM H. NASH.
Littleton*† .....Arapahoe	See Denver.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Longmont*•†.....Boulder	H. M. MINOR.
Loveland*•†.....Larimer	Lyman Porter.
Mancos*•†....Montezuma	See Cortez.
Manzanola*•†.....Otero	Horace B. Dye.
▲Meeker*.....Rio Blanca	J. L. Gray.
Monte Vista*•†Rio Grande	Jesse Stephenson.
▲Montrose*•†.....Montrose	S. S. Sherman.
New Windsor*†.....Weld	Geo. J. Rowne.
▲Ouray*•† .....Ouray	STORY & STORY.
Pitkin*•† .....Gunnison	See Gunnison
▲Pueblo*•†.....Pueblo	WILLIAM B. VATES. References: Western National Bank and First National Bank.
▲Redcliff*•† .....Eagle	A. R. Brown.
▲Rico*•† .....Dolores	JOHN KNOWLES.
Ridgway*•† .....Ouray	See Ouray.
Rifle*•†.....Garfield	See Glenwood Springs.
Rockyford*•†.....Otero	R. S. Beall.
▲Saguache* .....Saguache	W. E. Cox.
Salida*•† .....Chaffee	A. R. MILLER.
▲San Luis*.....Costilla	See Alamosa.
▲Sheridan Lake*•†..Kiowa	J. S. Booher.
▲Silvercliff*†.....Custer	John T. McNeeley.
▲Silverton*•† .....San Juan	EDGAR BUCHANAN.
▲Springfield*†.....Baca	See Trinidad.
Steamboat Spr.*....Routt	J. R. Harding.
▲Sterling*•† .....Logan	SMITH A. BURKE.
Stockyards.....Arapahoe	F. C. Goudy.
▲Sulphur Springs* .Grand	J. N. Pettingill.
▲Telluride*•†....San Miguel	L. C. KINIKIN.
▲Trinidad*•† ..Las Animas	A. C. MOCHESNEY.
Victor*•† ..... Teller	J. W. HUFF.
▲Walsenburg*•† .Huerfano	P. W. Sweeney.
Westcliffe* .....Custer	J. G. Schweigert.
Windsor†.....Weld	See Greeley.
Wray*•† .....Yuma	See Akron.
▲Yuma*•†.....Yuma	See Akron.

CONNECTICUT.

Town and County.	Name.
Andover*•†.....Tolland	M. P. Yoemans.
Ansonia*•†... New Haven	MUNGER & MUNGER.
Berlin*•† .....Hartford	See New Britain.
Bethel*•† .....Fairfield	See Danbury.
Bloomfield*•† ...Hartford	See Hartford.
Branford*•†..New Haven	Harry W. Doolittle.
▲Bridgeport*•† ...Fairfield	HALL & HILL.
Bristol*•† .....Hartford	See Hartford.
Brookfield*•†.....Fairfield	See Danbury.
Brooklyn*•†.....Windham	See Danielson.
Bucklands.....Hartford	See Hartford.
Canaan*•† .....Litchfield	J. H. Roraback.
Cantons† .....Hartford	See Hartford.
Central Village*•†W'dh'm	See Danielson.
Chester*•†..... Middlesex	Willcox & Tyler.
Clinton*•†.....Middlesex	Charles A. Pelton.
Colchester*•†...New Lon.	E. S. Day.
Collinsville*•† ..Hartford	Oliver Case.
Cornwall* .....Litchfield	See Litchfield.
Cromwell*•†...Middlesex	See Middletown.
▲Danbury*•†.....Fairfield	TWEEDY, SCOTT & WHITTLESEY.
Danielson*•† ...Windham	ARTHUR G. BILL.
Deepriver*•† ....Middlesex	R. W. Tyler.
Derby*•† .....New Haven	WOOSTER, WILLIAMS & GAGER.
Durham* .....Middlesex	See Middletown.
East Haddam*† ..Mid'sex	Julius Attwood.
East Hartford*•†Hartford	See Hartford.
East Lyme*•†New London	See New London.
Elmwood*• .....Hartford	See Hartford.
Enfield*•† .....Hartford	J. W. Thompson.
Essex*•† .....Middlesex	James Phelps & Sons.
Fairfield*•† .....Fairfield	Bacon Wakeman.
Falls Village*•† Litchfield	See Salisbury.
Farmington*†...Hartford	See Hartford.
Glastonbury*•†. Hartford	See Hartford.
Granby*•†.....Hartford	See Hartford.
Greenwich*•†....Fairfield	R. JAY WALSH.
Groton*†....New London	See New London.
Guilford*•† ..New Haven	See New Haven.
▲Haddam*•† ....Middlesex	See Middletown.
¶▲Hartford*•† ... Hartford	HUNGERFORD, HYDE, JOSLYN & GILMAN, 49 Pearl St. Attorneys for Hartford National Bank and R. G. Dun & Co.
" ..... "	SPERRY & McLEAN, Aetna Life Bldg. Attorneys for The Aetna Life Insurance Co., The Aetna National Bank, and the United States Bank.
Hazardville* ....Hartford	See Thompsonville.
Higganum*•† ..Middlesex	G. B. Carlson.
Jewett City*•† .New Lon.	See Norwich.
Kensington*†...Hartford	See Hartford.
Lakeville*•† ....Litchfield	See Salisbury.
▲Litchfield*•†.....Litchfield	WOODRUFF & WOODRUFF.
Lyme*•†.....New London	See New London.
Manchester*•† ..Hartford	See South Manchester.
Meriden*•† ...New Haven	CORNELIUS J. DANAHER.
▲Middletown*•† ...Mid'sex	WARNER, WILLCOX & TYLER.
Milford*•†....New Haven	George M. Gunn.
Moodus*† .....Middlesex	See East Haddam.
Mystic*•† ...New London	LEMUEL CLIFT.
Naugatuck*•†New Haven	JOHN M. SWEENEY.
New Britain*•† ..Hartford	B. F. GAFFNEY.
New Canaan*•†. Fairfield	See Stamford.
New Hartford*•† Litchf'ld	F. A. Jewell.
▲New Haven*•† .New Hav.	WATROUS & DAY, 153 Church St. Attorneys for City Bank; general law practice; collections.
" ..... "	WILLIAM A. WRIGHT. General law and collections. Refers to First National Bank.
▲New London*•†.New Lon.	ALFRED COIT.
Newington*†....Hartford	See Hartford.
▲New Milford*•† Litchfield	Frank W. Marsh.
Newtown*•†.....Fairfield	Charles H. Northrop.
▲Norfolk*•† .....Litchfield	R. B. Stoeckel.
North Haven*•†New Hav.	See New Haven.
North Manchester†.Hart.	See South Manchester.
Norwalk*•†.....Fairfield	WARNER & GOLDSMITH.
▲Norwich*•†..New London	J. J. DESMOND. Refers to any bank in Norwich.
Orange*•† ....New Haven	See New Haven.
Parkville†.....Hartford	See Hartford.
Plainfield*•†....Windham	See Putnam.
Plainville*•† ....Hartford	See New Britain.
Portland*•† ... Middlesex	John M. Murdoch.
▲Putnam*•† .....Windham	EDGAR M. WARNER.
Ridgefield*•† ....Fairfield	See Danbury.
Rockville*•†.....Tolland	B. H. BILL.
Roxbury*†.....Litchfield	See New Milford.
Salem* .....New London	See Norwich.
Salisbury*•† ....Litchfield	Warner & Lander.
Saybrooke*•† ...Middlesex	See Deep River.
Seymour*•† ..New Haven	Clifford J. Atwater.
Sharon*† .....Litchfield	See Litchfield.
Shelton*†.....Fairfield	E. L. Staples.
Simsbury*•†.....Hartford	See Hartford.
Southington*•† .Hartford	Marcus H. Holcomb.
So. Manchester*•† .. Hart.	Charles R. Hathaway.
So Norwalk*•†..Fairfield	See Norwalk.
Southport*•† ....Fairfield	John H. Perry.
South Windsor*•Hartford	See Hartford.
Stafford Spr.*•† ..Tolland	J. H. Reed.
Stamford*•† .....Fairfield	HART & KEELER.
Stonington*•†..New Lon.	H. A. Hull.
Stratford*•† .....Fairfield	Charles H. Peck.
Suffield*•† .....Hartford	Hugh M. Alcorn.
Thomaston*•†...Litchfield	F. W. Etheridge.
Thompson*•† ..Windham	Charles E. Searles.
Thompsonville*•†...Hart.	C. H. BRISCOE.
▲Tolland*† ..... Tolland	Edwin S. Agard.
Torrington*•†...Litchfield	B. E. Higgins.
Unionville*•† ...Hartford	George E. Taft.
Vernon*•†.....Tolland	See Rockville.
Wallingford*•† New Hav.	Leverett M. Hubbard.
▲Waterbury*•† New Haven	BRONSON & MINOR.
Watertown*•...Litchfield	Charles G. Root.
West Cornwall*•†..Litch.	L. J. Nickerson.
Westhaven*•†..New Hav.	See New Haven.
Westport* .....Fairfield	See Bridgeport.
West Winsted*†..Litchf'd	See Winsted.
Wethersfield*•† .Hartford	See Hartford.
▲Willimantic*•† .Windham	GEORGE W. MELONY.
Winchester*.....Litchfield	See Winsted.
▲Windham*• .....Windham	See Willimantic.
Windsor*•†.....Hartford	See Hartford.
Windsor Locks*•† ..Hart.	J. Warren Johnson.
▲Winsted*•† .....Litchfield	WILBUR G. MANCHESTER.
Woodbury*†.....Litchfield	Huntington & Warner.
Woodstock*.....Windham	See Putnam.
Yantic*•†.....New London	See Norwich.

DELAWARE.

Town and County.	Name.
Clayton*•† .....Kent	See Dover.
Delaware City*•†New Cas.	T. B. Heisel.
Delmar*•† ..... Sussex	See Salisbury, Md.
¶▲Dover*•† .....Kent	ROBERT H. VAN DYKE.
▲Georgetown*•† .....Sussex	Woodburn Martin.
Harrington*•† ..... Kent	See Dover.
Laurel*•† .....Sussex	See Georgetown.
Lewes*•† ..... Sussex	Charles W. Whiley, Jr.
Middletown*•† New Castle	Martin B. Burris.
Milford*•†..... Kent	W. F. Causey & Son.
Milton*•.....Sussex	Wm. F. Causey.
Newark*•†.....New Castle	C. B. Evans.
New Castle*•† New Castle	JOHN H. RODNEY.
Newport*•†...New Castle	S. T. Townsend, Jr.
Odessa*.....New Castle	See Wilmington.
Seaford*•† ..... Sussex	See Georgetown.
Smyrna*•† .....Kent	See Dover.
▲Wilmington*•† New Castle	HARRY EMMONS.
" ..... "	L. C. VANDEGRIFT.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

DISTRICT OF COLUMBIA.

Town and County.	Name.
▲Anacostia*†.....D. C.	See Washington.
Georgetown*†.....D. C.	CHARLES H. CRAGIN.
¶▲Washington*† .... D. C.	BLAIR & THOM, Columbian Bldg. Refer to all Banks.
" ..... "	CHAPIN BROWN, 323 Four-and-a-Half St. Attorney at Law; mercantile collections; business before the general land office and pension office a specialty.
" ..... "	KNIGHT BROS., McGill Bldg. Solicitors of U. S. and foreign patents; counselors in patent causes; mechanical and patent law experts.
" ..... "	JAMES F. MULLALY, Warder Bldg Reference: Washington Loan & Trust Co.

FLORIDA.

Town and County.	Name.
▲Apalachicola*†.Franklin	H C. Hicks.
▲Arcadia*†.....De Soto	FORRESTER & BURTON.
Avonpark*.....De Soto	C. D. Knapp.
▲Bartow*†.....Polk	WILSON & WILSON.
▲Blountstown*• .. Calhoun	See Marianna.
▲Braidentown*† .Manatee	J. J. STEWART.
▲Bristol*• ..... Liberty	See Tallahassee.
▲Bronson*† ..... Levy	E. A. Pinnell.
▲Brooksville*† .Hernando	W. S. Jennings.
Cedar Keys*†..... Levy	E. J Lutterloh.
Cocoa*† .....Brevard	See Titusville.
▲Crawfordville*† .Wakulla	See Tallahassee.
▲Dade City*†.....Pasco	J. A. Hendley.
Daytona*† .....Volusia	C. H. Spencer.
▲De Funiak Spgs*†Walt'n	S. K. Gillis.
▲Deland*†.....Volusia	Stewart & Bly.
Eustis*†.....Lake	B. S. Weeks.
▲Fernandina*† ....Nassau	H. J. BAKER.
Fort Meade*†..... Polk	W. S. Athens.
▲Gainesville*†....Alachua	W. C. JACKSON.
▲Greencove Spgs*† Clay	See Jacksonville.
Interlachen*†....Putnam	See Palatka.
▲Inverness*†.....Citrus	I. M Barton.
▲Jacksonville*† .... Duval	COOPER & COOPER. General law practice. Attorneys for the National Bank of Jacksonville
" ..... "	M. C. JORDAN. Practices in all Courts. Reference: Bank of Jacksonville.
▲Jasper*† .....Hamilton	Johnson & Johnson.
Juno*.....Dade	A. E. Heyser.
▲Key West*†.....Monroe	GEORGE W. ALLEN.
▲Kissimmee*† ....Osceola	See Orlando.
▲Lake City*†.....Columbia	ROBERTSON & SMALL.
Lakeland*†.....Polk	P. Tucker.
Leesburg*† .....Lake	Tinnon & McNamee.
▲Live Oak*†....Suwannee	B. B. Blackwell.
▲Macclenny*†.....Baker	See Jacksonville.
▲Madison*†.....Madison	C. B. ASHLEY.
▲Marianna*†.....Jackson	Carter Wilson & Boone.
▲Mayo* .....Lafayette	George W. Breare.
Melbourne*† .....Brevard	See Titusville.
▲Miami*† ..... Dade	ROBBINS & GRAHAM CO.
▲Milton*†.....Santa Rosa	E. Amos.
▲Monticello*† .. Jefferson	D. A. Finlayson.
▲Myers*• ..... Lee	See Punta Gorda.
▲Ocala*† ..... Marion	W. S. BULLOCK.
Orange City*†.... Volusia	A. M. Bailey.
▲Orlando*† ..... Orange	MASSEY & WARLOW.
▲Palatka*† ..... Putnam	DAVIS & HILBURN.
Palmbeach*† ..... Dade	W. I. Metcalf.
Palmetto *† .....Manatee	See Braidentown.
▲Pensacola*† ...Escambia	BLOUNT & BLOUNT.
▲Perry* .....Taylor	See Madison.
Punta Gorda*† .. De Soto	I. H. Trabue.
▲Quincy*† ..... Gadsden	P. W. White.
Sanford*† .....Orange	T. E. WILSON.
▲Stanton*•.....Marion	See Ocala.
▲Starke*† .....Bradford	J. T. Wills.
▲St. Augustine*† .St. John	W. W. DEWHURST.
St. Petersb'g*† .Hillsboro	A. Macleod.
▲Sumterville*• .....Sumter	A. C. Clark.
¶▲Tallahassee*† ..... Leon	R. W. WILLIAMS.
▲Tampa*•† .....Hillsboro	FRANK M. SIMONTON.
Tarpon Spgs*† Hillsboro	See Tampa.
▲Tavares*† ..... Lake	J. F. Brown.
▲Titusville*† ..... Brevard	F. J. Webb.
▲Vernon ..... Washington	See Marianna.
West Palmbeach*† Dade	See Palmbeach.
Westville*† .....Holmes	W. T. Bludworth.

GEORGIA.

Town and County.	Name.
▲Abbeville*† ..... Wilcox	T. L. Holton.
Acworth*† ..... Cobb	J. J. Northcott.
Adairsville*† .... Bartow	See Cartersville.
Adel*†..... Berrien	See Tifton.
▲Albany*† .....Dougherty	D. H. POPE & SON.
▲Alpharetta* ..... Milton	J. P. Brooke.
▲Americus*† ..... Sumter	ELLIS & ELLIS.
▲Appling* .....Columbia	See Augusta.
Arlington*† .....Calhoun	W. D. Sheffield.
▲Athens*† ..... Clarke	STRICKLAND & GREEN.
¶▲Atlanta*† .....Fulton	WILLIAM D. ELLIS. Prudential Bldg. Attorney for the Fourth National Bank; Atlanta Trust & Banking Co.
" ..... "	ROBERT WARE GRASTY, Equitable Bldg. References: Fourth National Bank; Cashier, Maddox Rucker Banking Co., Atlanta.
▲Augusta*† ....Richmond	WM. H. BARRETT. Refers to any bank in Augusta.
▲Bainbridge*† ....Decatur	R. B. RUSSELL
Barnesville*† ..... Pike	W. W. LAMBDIN.
▲Baxley*† ..... Appling	J. H. Thomas.
▲Blackshear*† ..... Pierce	R. G. Mitchell, Jr.
▲Blairsville* .....Union	J. A. Butt.
▲Blakely*† ..... Early	R. H. Powell & Son.
▲Blueridge*† ..... Fannin	O. R. Dupree.
Boston*† ..... Thomas	See Thomasville.
▲Brunswick*† ..... Glynn	W. E. KAY.
▲Buchanan*† ... Haralson	See Tallapoosa.
▲Buena Vista*† ... Marion	George P. Monro.
Buford*† .....Gwinnett	J. O. H. Brown.
▲Butler*† ..... Taylor	O. M. Colbert.
▲Calhoun*† ..... Gordon	F. A. Cantrell.
▲Camilla*† ..... Mitchell	S. S. Bennett.
▲Canton*† ..... Cherokee	William A. Teasley.
▲Carnesville* .....Franklin	W. R. Little.
▲Carrollton*† ..... Carroll	R. D. Jackson.
▲Cartersville*† .... Bartow	J. H WIKLE.
▲Cedartown*† ..... Polk	J. A. Blance.
Chipley *† ..... Harris	See Greenville.
▲Clarkesville*† Habersh'm	J. C. Edwards.
▲Clayton* ..... Rabun	R. E. A. Ramby.
▲Cleveland* ..... White	I. L. Oakes.
▲Clinton ..... Jones	W. K. Lester.
▲Clyde ..... Bryan	See Savannah.
Cochran*† ..... Pulaski	See Hawkinsville.
▲Colquitt *† ..... Miller	C. C. Bush.
▲Columbus*† .. Muscogee	McNEILL & LEVY. Attorneys for National Bank of Columbus.
" ..... "	WILLIAM A. WIMBISH Attorney Third National Bank.
Comer*† ..... Madison	See Danielsville.
▲Conyers*† ..... Rockdale	John R. Maddox.
Cordele*† ..... Dooly	J T. HILL.
▲Covington*† ..... Newton	J. G. Lester.
▲Crawfordville*† .Tal'fe'o	Horace & Carl Holden.
Culloden*† ..... Monroe	B. B. McCowen.
▲Cumming* ..... Forsyth	H. L. Patterson.
▲Cusseta*† Chattahoochee	C. C. Minter.
▲Cuthbert*† .... Randolph	W. C. WORRILL.
▲Dahlonega* .... Lumpkin	Price & Charters.
▲Dallas*† ..... Paulding	A. J. Camp.
▲Dalton*† ..... Whitfield	R. J. & J. McCAMY.
▲Danielsville* .... Madison	D. W. Meadow.
▲Darien*† ..... McIntosh	C. L. Livingston.
Davisboro*† Washington	See Louisville.
▲Dawson*† ..... Terrell	JAMES G. PARKS.
▲Dawsonville* .....Dawson	J. M. Bishop.
▲Decatur*† ..... DeKalb	See Atlanta.
Demorest*† ..Habersham	Crane & McMillan.
▲Douglas* ..... Coffee	Quincy & McDonald.
▲Douglasville*† .. Douglas	J. H. McLarty.

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▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Dublin*†..... Laurens	P. L. Wade.
▲Eastman*†..... Dodge	James P. Highsmith.
▲Eatonton*†..... Putnam	W. B. Wingfield.
▲Elberton*†..... Elbert	W. D. Tutt.
▲Ellaville*†..... Schley	A. J. Walters.
▲Ellijay*†..... Gilmer	J. P. Perry.
▲Fairburn*†... Campbell	L. S. Roon.
▲Fayetteville*†... Fayette	W. B. Hollingsworth.
Fitzgerald*†..... Irwin	L. KENNEDY.
Flovilla*†..... Butts	B. P. Bailey.
Flowery Branch*†.. Hall	See Gainesville.
▲Forsyth*†..... Monroe	R. L. Berner.
▲Fort Gaines*†..... Clay	W. A. Scott.
Fort Valley*†.. Houston	H. A. MATHEWS.
▲Franklin*..... Heard	W. S. Hubbard.
▲Gainesville*†..... Hall	DUNLAP & DUNLAP.
▲Georgetown*.. Quitman	T. L. Guerry.
▲Gibson*†..... Glascock	E. B. Rogers.
▲Greensboro*†.. Greene	J. B. Park, Jr.
▲Greenville*†† Meriwether	H. W. Hill.
▲Griffin*†..... Spalding	ROBERT T. DANIEL.
▲Hamilton*†..... Harris	B. H. Walton.
Harmony Grove*†Jack'n	R. L. J. Smith.
▲Hartwell*†..... Hart	A. E. McCurry.
▲Hawkinsville*†.. Pulaski	W. L. & WARREN GRICE.
Hazlehurst*†..... Appling	See Hawkinsville.
▲Hiawassee*..... Towns	J. H. Davis
▲Hinesville*†..... Liberty	S. B. Brewton.
Hogansville*†..... Troup	Isaac Jackson.
▲Homer*..... Banks	See Gainesville.
▲Homerville*†..... Clinch	R. G. Dickerson.
▲Irwinton*..... Wilkinson	J. W. Lindsey.
▲Irwinville*..... Irwin	T. J Luke.
▲Isabella*..... Worth	G. G. WARREN.
▲Jackson*†..... Butts	M. P. HALL.
▲Jasper*†..... Pickens	J. W. Henley.
▲Jefferson*▪..... Jackson	J. C. Turn-r.
▲Jesup*†..... Wayne	D. M. Clark.
▲Jonesboro*†..... Clayton	W. M. Wright.
▲Knoxville*† .... Crawford	R. C. Le Sueur.
▲Lafayette*†..... Walker	Lumpkin & Shattuck.
▲La Grange*†..... Troup	A. H. THOMPSON.
Lavonia*†..... Franklin	See Carnesville.
▲Lawrencev'le*†Gwinnett	T. M. & R. W. Peeples.
▲Leesburg*†..... Lee	Long & Son.
▲Lexington*▪.. Oglethorpe	Joel Cloud.
▲Lincolnton*..... Lincoln	J. E. Strother.
▲Louisville*†.... Jefferson	Phillips & Phillips.
▲Lumpkin*†..... Stewart	J. T. HARRISON.
▲Macon*†..... Bibb	WM. B. BIRCH. Refers to any bank or reputable merchant in this city. Specialties: Commercial, corporation, and insurance law, land litigation; collection department organized.
▲Madison*†..... Morgan	George & George.
▲Marietta*†..... Cobb	CLAY & BLAIR.
Marshallville*†... Macon	See Oglethorpe.
Maysville*†..... Jackson	A. J. Griffin.
▲McDonough*†† .... Henry	James F. Wall.
▲McRae*†..... Telfair	E. D. Graham.
▲Milledgeville*† . Baldwin	D. B. SANFORD.
Millen*†..... Screven	JAMES P. BRINSON.
Molina*†..... Pike	See Zebulon.
▲Monroe*▪..... Walton	B. S. Walker.
Montezuma*†.... Macon	Greer & Felton.
▲Monticello*†..... Jasper	J. D. Kilpatrick.
▲Morgan*..... Calhoun	L. G. Cartledge.
▲Moultrie*▪..... Colquitt	PEARSALL & SHIPP.
▲Mt. Vernon*†Montgom'y	Geiger & Peterson.
▲Nashville*..... Berrien	William D. Bule.
▲Newnan*†..... Coweta	R. W. FREEMAN.
▲Newton*..... Baker	A. S. Johnson.
Ocilla*†..... Irwin	See Sylvania.
▲Oglethorpe*†..... Macon	Greer & Felton.
Pelham*†..... Mitchell	See Camilla.
▲Perry*†..... Houston	W. C. Davis.
Poulan*▪..... Worth	Frank Park.
▲Preston*†..... Webster	S. R. Stevens.
▲Quitman*†..... Brooks	J. G. McCall.
▲Reidsville*..... Tattnall	E. C. COLLINS.
Reynolds*†..... Taylor	W. E. Steed.
Richland*†..... Stewart	E. L. Stevens.
▲Ringgold*†..... Catoosa	J. H. Anderson.
Rochelle*†..... Wilcox	D. B. Nicholson.
▲Rome*†..... Floyd	JOHN W. BALE.
Rutledge*†..... Morgan	See Madison.
▲Sandersville*†. Wash'ton	Evans & Evans.
▲Savannah*†.... Chatham	G. T. & J. F. CANN. References: Savannah Bank & Trust Co. and The Citizens Bank.
Senoia*†..... Coweta	James W. Shell.
Sharon*†.... Taliaferro	See Washington.
Shellman*†.... Randolph	See Cuthbert.
Social Circle*†.. Walton	T. Spearman.
▲Sparta*†..... Hancock	W. H. Burwell.
▲Springfield*... Effingham	J. H. Hodge.
▲Springplace*†..... Murray	C. L. Henry.

Town and County.	Name.
▲Statenville*..... Echols	See Valdosta.
▲Statesboro*†..... Bullock	Groover & Johnson.
▲St Mary's*..... Camden	See Brunswick.
▲Summerville*▪.Chattooga	J. M. Bellah.
▲Swainsboro*▪... Emanuel	H. R. Daniel.
▲Sylvania*▪..... Screven	E. K. Overstreet.
Sylvester*†..... Worth	J. G. Polhill.
▲Talbotton*†..... Talbot	J. M. Mathews.
Tallapoosa*†.. Haralson	Head & Head.
Tennille*†.. Washington	John C. Harmon.
▲Thomaston*†..... Upson	J. A. Cotten.
▲Thomasville*†... Thomas	J. H. MERRILL. Attorney for Citizens Banking & Trust Co.
▲Thomson*†..... McDuffie	John P. West.
Tifton*†..... Berrier	John Murrow.
Toccoa*†..... Habersham	GEORGE P. IRWIN.
▲Traders Hill..... Charlton	See Waycross.
▲Trenton*†..... Dade	See Chattanooga, Tenn.
Unadilla*†..... Dooly	J. L. Jones.
▲Valdosta*†. ..... Lowndes	A. T. WOODWARD.
▲Vienna*†..... Dooly	J. H. Woodward & Son.
Villa Rica*†..... Carroll	J. M. Moor.
▲Warrenton*†.... Warren	James Whitehead.
▲Washington*†.... Wilkes	COLLEY & SIMS.
▲Watkinsville*†... Oconee	B. E. Thrasher.
▲Waycross*†..... Ware	TOOMER & REYNOLDS.
▲Waynesboro*† .... Burke	Lawson & Scales.
West Point*†..... Troup	R. A. S. Freeman.
Winder*†..... Jackson	W. H. Quarterman.
▲Wrightsville*†.. Johnson	A. F. Daley.
▲Zebulon*†..... Pike	See Barnesville.

IDAHO.

Town and County.	Name.
▲Albion*..... Cassia	J. C Rogers.
▲Blackfoot*†.... Bingham	F. S. Dietrich.
¶▲Boise*†..... Ada	J. H. RICHARDS.
▲Caldwell*†..... Canyon	John C. Rice.
▲Challis*..... Custer	Milton A. Brown.
Coeur d'Alene*† .Koot'al	John B. Goode.
Genesee*†..... Latah	See Moscow.
Grangeville*..... Idaho	W. N. Scales.
▲Hailey*†..... Alturas	TEXAS ANGEL.
▲Idaho City*..... Boise	Carl Paine.
Idaho Falls*†.. Bingham	N. H. Clark.
Juliaetta*†..... Latah	See Moscow.
Kendrick*†..... Latah	George W. Coutts.
▲Lewiston*▪... Nez Perces	FRANK J. YOUNG.
▲Malad City*..... Oneida	GEO. E. GRAY.
Montpelier*†.. Bear Lake	J. C. Rich.
▲Moscow*†..... Latah	ORLAND & SMITH.
▲MountainHome*†Elmore	W. C. Howie.
▲Mt. Idaho*..... Idaho	W. N Scales.
Murray*..... Shoshone	See Wallace.
Nampa*†..... Canyon	Frank Estabrook.
▲Paris*†..... Bear Lake	Budge & White.
Payette*†..... Canyon	Charles B. Coxe.
▲Pocatello*†.. Bannock	EDEN & TERRELL.
▲Rathdrum*† ...Kootenai	Edwin McBee.
▲Salmon*..... Lemhi	John H. Padgham.
Salubria*... Washington	O. F. Buse.
▲Shoshone*†..... Lincoln	Guy C. Barnum.
▲Silver City*..... Owyhee	Richard Cunningham.
▲St. Anthony*...Fremont	J. E. COCHRAN.
▲Wallace*†..... Shoshone	C. W. Beale.
Wardner*†..... Shoshone	J. E. Gyde.
▲Weiser*†.... Washington	AYERS, VARIAN & RHEA.

ILLINOIS.

Town and County.	Name.
Abingdon*†..... Knox	WILLIAM H. BEAVER.
Adair*†..... McDonough	See Macomb.
Albany*†..... Whiteside	D. S. Efner.
▲Albion*†..... Edwards	J. M. Campbell.
▲Aledo*†..... Mercer	McARTHUR & COOKE.
Alexis*†..... Warren	Thomas R. Squires.
Allerton*†.... Vermilion	See Danville.
Alpha*†..... Henry	J. A Widney.
Altamont*†.. Effingham	F. M Schilling
Alton*†..... Madison	JOSEPH V. E. MARSH.
Altona*†..... Knox	L. R. Byers.
Amboy*†..... Lee	W. E. Ives & Son.
Anchor*†..... McLean	See Bloomington.
Anna*†..... Union	H. F. BUSSEY.
Annawan*†..... Henry	W. H. Holzinger.
Antioch*▪..... Lake	J. W. McDonald.
Apple River*†Jo Daviess	J. S. Lamont.
Arcola*†..... Douglas	Barricklow & Cofer.
Arenzville*†.... Cass	M. McClure.
Argenta*†..... Macon	See Decatur.
Armington*†... Tazewell	See Bloomington.
Armstrong*† .Vermilion	See Potomac.
Arrowsmith*†...McLean	H. J. Thompson.
Arthur*†..... Moultrie	M. Watson.
Ashkum*†..... Iroquois	P. H. Carey.
Ashland*†..... Cass	S. A. Shortt.
Ashley*†.... Washington	See Nashville.

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▲ County Seat. * Money Order Office. ▪ Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Ashton*•† ..... Lee	See Dixon.
Assumption*•† .. Christian	See Pana.
Astoria*•† ..... Fulton	O'HEIN, O'HEIN & O'HEIN.
Athens*•† ..... Menard	See Petersburg.
Atkinson*•† ..... Henry	See Cambridge.
Atlanta*•† ..... Logan	F. L. Capps.
Atwood*•† ..... Platt	See Tuscola.
Auburn*•† ..... Sangamon	T. J. Nuckolls.
Augusta*•† ..... Hancock	W. H. Mead.
Aurora*•† ..... Kane	JOHN M. RAYMOND.
Austin*•† ..... Cook	See Chicago.
Ava*•† ..... Jackson	S. W. Treesh.
Avon*•† ..... Fulton	See Lewistown.
Barrington*•† ..... Cook	Frank Robertson.
Barry*•† ..... Pike	W. I. Klein.
Batavia*•† ..... Kane	H. N. JONES.
Beardstown*•† ..... Cass	R. R. HEWITT.
Beason*•† ..... Logan	William B. Curry.
▲Beecher*•† ..... Will	See Peotone.
▲Belleville*•† ..... St. Clair	WILLIAM U. HALBERT.
Bellflower*•† .... McLean	See Farmer City.
Belvidere*•† ..... Boone	W. W. WOOD.
Bement*•† ..... Piatt	W. G. Cloyd.
Benson*•† ..... Woodford	See Eureka.
▲Benton*•† ..... Franklin	Hart & Spiller.
Berwick*•† ..... Warren	See Monmouth.
Bethany*•† ..... Moultrie	See Sullivan.
Biggsville*•† .. Henderson	See Oquawka.
Blandinsville*•† .McDon'h	F. W. Brooks.
▲Bloomington*•† ..McLean	KERRICK & BRACKEN.
Blue Island*•† ..... Cook	BORMAN & McGRATH.
Blue Mound*•† ..... Macon	P. L. Van Cleve.
Bluffs*•† ..... Scott	Franklin C. Funk.
Bonegap*•† ..... Edwards	See Mt. Carmel.
Bowen*•† ..... Hancock	E. C. PETER.
Braceville*•† ..... Grundy	E. D. SCOTT.
Bradford*•† ..... Stark	See Toulon.
Braidwood*•† ..... Will	WILLIAM MOONEY.
Breese*•† ..... Clinton	See Carlyle.
Brighton*•† ..... Macoupin	D. D. Goodell.
Brimfield*•† ..... Peoria	See Peoria.
Broadlands*•† Champaign	See Tuscola.
Brocton*•† ..... Edgar	J. U. Beck.
Buckley*•† ..... Iroquois	Mark R. Koplin.
Buda*•† ..... Bureau	Jesse Emerson.
Buffalo*•† ..... Sangamon	See Springfield.
Bunker Hill*•† .Macoupin	A. S. Cuthbertson.
Bushnell*•† ..McDonough	T. J. SPARKS.
Byron*•† ..... Ogle	J. C. Woodburn.
Cabery*•† ..... Ford	See Kankakee.
▲Cairo*•† ..... Alexander	GREEN & GILBERT.
▲Cambridge*•† ..... Henry	WILLIAM M. SMITH.
▲Campbell Hill*•† .Jackson	See Murphysboro.
Camp Point*•† ..... Adams	Orrin Dilley.
Canton*•† ..... Fulton	CHIPPERFIELD, GRANT & CHIPPERFIELD.
Capron*•† ..... Boone	H. B. Stevenson.
Carbondale*•† ..... Jackson	ANDREWS & CALDWELL.
▲Carlinville*•† ..... Macoupin	RINAKER & RINAKER.
▲Carlyle*•† ..... Clinton	M. P. Murray.
Carlock*•† ..... McLean	See Bloomington.
▲Carmi*•† ..... White	JOHN R. JONES.
Carrier's Mills*•† ... Saline	H. N. Finney.
▲Carrollton*•† ..... Greene	HENRY T. RAINEY.
Carterville*•† Williamson	George A. Henshaw.
▲Carthage*•† ..... Hancock	D. HACK & SON.
Casey*•† ..... Clark	N. L. SCRANTON.
Cedarville*•† .. Stephenson	Henry Richard.
Centralia*•† ..... Marion	S. A. Frazier.
Cerro Gordo*•† ..... Piatt	See Monticello.
Chadwick*•† ..... Carroll	W. S. Markley.
Champaign*•† Champaign	J. L. RAY.
Chandlerville*•† ..... Cass	W. K. Mertz.
Chapin*•† ..... Morgan	See Jacksonville.
▲Charleston*•† ..... Coles	A. C. ANDERSON.
Chatham*•† ... Sangamon	See Springfield.
Chatsworth*•† Livingston	See Pontiac.
Chebanse*•† ..... Iroquois	See Kankakee.
Chenoa*•† ..... McLean	W. L. Miller.
▲Chester*•† ..... Randolph	H. CLAY HORNER.
Chesterfield*•† .Macoupin	See Carlinville.
▲Chicago*•† ..... Cook	JAMES J. BARBOUR, 175 Dearborn St. Commercial, Corporation and Probate law. Refers to Commercial National Bank.
" ..... "	CHARLES E. BARTLEY, Unity Bldg. Special facilities for handling mortgage and real estate matters of non-residents. References: First National Bank, The Northern Trust Co., Greenebaum Sons.
" ..... "	E. J. BATTEN, Suite 1019-1020 Ashland Block. General practitioner, real estate law a specialty. Refers to Hibernian Banking Association.
▲Chicago*•† ..... Cook (*Continued.*)	CRATTY, JARVIS & CLEVELAND, 171 La Salle St. Corporation and commercial law. References: Chicago National Bank, Lyon & Healy, and Heath & Milligan Manufacturing Co.
" ..... "	CHARLES DANIELS, 943-947 Marquette Building. Commercial and general law practice. References: S. S. White Dental Manufacturing Co., Browning, King & Co., and Bankers' National Bank, Chicago.
" ..... "	ROBERT C. FERGUS, 615 N. Y. Life Bldg. Refers to the National Bank of the Republic.
" ..... "	FERGUSON & GOODNOW, 100 Washington St. Refer to Chicago National Bk. and Chicago Title & Trust Co.
" ..... "	FLOWER, VROMAN & MUSGRAVE, First National Bank Bldg. Attorneys for Fort Dearborn National Bank.
" ..... "	AZEL F. HATCH, 100 Washington Street. Attorney for The Equitable Trust Co.
" ..... "	FRANK H. LENNARDS, 510 Chamber of Commerce Bldg. Commercial and general law practice. Refers to Hibernian Banking Association.
" ..... "	McCORDIC & SHERIFF, 175 Dearborn St. Attorneys for Commercial National Bank.
" ..... "	WILLIAM NUNN, Tacoma Bldg. Commercial law and collections. Refers to Merchants Loan & Trust Co.
" ..... "	PECKHAM, BROWN & PACKARD, First National Bank Bldg. Attorneys for First National Bank.
" ..... "	POPPENHUSEN & McNAB, Chamber of Commerce Building. Commercial, corporation, and real estate law. Refer to Commercial National Bank.
" ..... "	RITSHER, MONTGOMERY & HART, Chicago National Bank Bldg. Attorneys for Chicago National Bank and The Equitable Trust Co.
" ..... "	ROSENTHAL, KURZ & HIRSCHL, Unity Bldg. Attorneys for Hibbard, Spencer, Bartlett & Co., Hibernian Banking Co., and Chicago Title & Trust Co.
" ..... "	SHERMAN & BURTT, 70 La Salle St. Attorneys for Western State Bank.
" ..... "	TENNEY, McCONNELL, COFFEEN & HARDING, 205 La Salle St. Attorneys for Union National Bank.
" ..... "	A. G. WATEEMAN, 160 Washington St. Refers to American Trust & Savings Bank.
Chicago Heights*•† .Cook	See Chicago.
Chillicothe*•† ..... Peoria	H. C. Pettett.
Chrisman*•† ..... Edgar	See Paris.
Cisco*•† ..... Piatt	See Monticello.
Cissna Park*•† .. Iroquois	Isaac Miller Hamilton.
Clay City*•† ..... Clay	F. M. Chaffin.
Clayton*•† ..... Adams	J. L. Staker.
Clifton*•† ..... Iroquois	See Onarga.
▲Clinton*•† ..... DeWitt	JOHN FULLER.
Coal City*•† ..... Grundy	E. D. Scott.
Cobden*•† ..... Union	See Jonesboro.
Coffeen*•† .. Montgomery	See Hillsboro.
Colchester*•† McDonough	T. J. Richards.
Coleta*•† ..... Whiteside	See Morrison.
Colfax*•† ..... McLean	James P. Grove.
Collinsville*•† ... Madison	BURROUGHS BROS.
Collison*•† ..... Vermilion	See Danville.
Compton*•† ..... Lee	See Paw Paw.
Cooksville*•† .... McLean	John A. Sterling.
Cornell*•† .... Livingston	See Pontiac.
Coulterville*•† . Randolph	A. Russell.
Cowden*•† ..... Shelby	C. R. Torrence.
Creal Sp'gs*•† Williamson	George B. White.
Crescent City*•† Iroquois	See Watseka.
Creston*•† ..... Ogle	See Rochelle.
Cropsey*•† ..... McLean	See Peoria.
Crossville*•† ..... White	See Carmi.
Cuba*•† ..... Fulton	See Canton.
Cullom*•† ..... Livingston	L. E. Swope.
Dallas City*•† ... Hancock	J. H. Ranck.
Dalton City*•† ... Moultrie	J. N. Loving.
Danforth*•† ..... Iroquois	See Watseka.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Danvers*†	McLean
▲Danville*†	Vermilion
Davis*†	Stephenson
▲Decatur*†	Macon
Deer Creek*†	Tazewell
DeKalb*†	DeKalb
DeLand*†	Piatt
Delavan*†	Tazewell
Des Plaines*†	Cook
Divernon*†	Sangamon
▲Dixon*†	Lee
Dongola*†	Union
Donovan*†	Iroquois
Downer's Grove*†	DuP.
Dundee*†	Kane
Dunlap*†	Peoria
DuQuoin*†	Perry
Durand*†	Winnebago
Dwight*†	Livingston
Earlville*†	Lasalle
East Dubuque*†	Jo Dav.
East Lynn*†	Vermilion
Easton*†	Mason
East St. Louis*†	St. Clair
Edelstein*†	Peoria
▲Edinburg*†	Christian
▲Edwardsville*†	Madison
▲Effingham*†	Effingham
Elburn*†	Kane
Eldorado*†	Saline
Elgin*†	Kane
Elizabeth*†	Jo Daviess
▲Elizabethtown*●	Hardin
Elkhart*†	Logan
Elliott*†	Ford
Ellisville*†	Fulton
Ellsworth*†	McLean
Elmhurst*†	DuPage
Elmwood*†	Peoria
El Paso*†	Woodford
Emden*†	Logan
Enfield*†	White
Englewood*†	Cook
Equality*†	Gallatin
Erie*†	Whiteside
Essex*†	Kankakee
▲Eureka*†	Woodford
Evanston*†	Cook
Evansville*†	Randolph
Fairbury*†	Livingston
▲Fairfield*†	Wayne
Fairland*†	Douglas
Fairmount*†	Vermilion
Fairview*†	Fulton
Farina*†	Fayette
Farmer City*†	DeWitt
Farmersville*†	Montg'y
Farmington*†	Fulton
Fillmore*†	Montgomery
Findlay*†	Shelby
Fisher*†	Champaign
Fithian*†	Vermilion
Flanagan*†	Livingston
Flora*†	Clay
Foosland*†	Champaign
Forest City*†	Mason
Forrest*†	Livingston
Forreston*†	Ogle
Frankfort Station*†	Will
Franklin*†	Morgan
Franklin Grove*†	Lee
▲Freeport*†	Stephenson
Fulton*†	Whiteside
Galatia*†	Saline
▲Galena*†	Jo Daviess
▲Galesburg*†	Knox
Galva*†	Henry
Gardner*†	Grundy
Geneseo*†	Henry
▲Geneva*†	Kane
Genoa*†	De Kalb
Georgetown*†	Vermilion
Gibson City*†	Ford
Gifford*†	Champaign
Gillespie*†	Macoupin
Gilman*†	Iroquois
Girard*†	Macoupin
▲Golconda*●	Pope
Golden*†	Adams
Goodhope*†	McDonough
Grafton*†	Jersey
Grandridge*†	Lasalle
Grant Park*●	Kankakee
Grayslake*†	Lake
Grayville*†	White
Greenfield*†	Greene
Greenup*†	Cumberland

Town and County.	Name.
Green Valley	Tazewell
Greenview*†	Menard
▲Greenville*†	Bond
Gridley*†	McLean
Griggsville*†	Pike
Grove City*	Christian
Guthrie*†	Ford
Hamilton*†	Hancock
Hammond*†	Piatt
Hamphire*†	Kane
Hanover*	Jo Daviess
▲Hardin*	Calhoun
Harlem	Cook
▲Harrisburg*†	Saline
Harvard*†	McHenry
Harvel*†	Montgomery
Harvey*†	Cook
▲Havana*†	Mason
Hebron*†	McHenry
▲Hennepin*	Putnam
Henry*†	Marshall
Herrick*†	Shelby
Herrin*	Williamson
Herscher*†	Kankakee
Heyworth*†	McLean
Highland*†	Madison
Highland Park*†	Lake
▲Hillsboro*†	Montgomery
Hinckley*†	DeKalb
Hindsboro*†	Douglas
Holcomb*†	Ogle
Homer*†	Champaign
Hoopeston*†	Vermilion
Hopedale*†	Tazewell
Hume*†	Edgar
Huntley*†	McHenry
Hutsonville*†	Crawford
Hyde Park*†	Cook
Illiopolis*†	Sangamon
Ipava*†	Fulton
Irving*†	Montgomery
Iuka*†	Marion
Ivesdale*†	Champaign
▲Jacksonville*†	Morgan
▲Jerseyville*†	Jersey
▲Joliet*†	Will
▲Jonesboro*†	Union
Joy*†	Mercer
Kane*†	Greene
▲Kankakee*†	Kankakee
Kansas*†	Edgar
Keithsburg*†	Mercer
Kenney*†	DeWitt
Kewanee*†	Henry
Kings*†	Ogle
Kingston*†	DeKalb
Kinmundy*†	Marion
Kirkland*†	DeKalb
Kirkwood*†	Warren
Knoxville*†	Knox
▲Lacon*†	Marshall
Ladd*†	Bureau
Lafayette*†	Stark
Lagrange*†	Cook
Laharpe*†	Hancock
La Moille*†	Bureau
Lanark*†	Carroll
La Rose*†	Marshall
Lasalle*†	Lasalle
Latham*†	Logan
▲Lawrenceville*†	Lawr'ce
Leaf River*†	Ogle
Lebanon*	St. Clair
Leland*†	Lasalle
Lemont*†	Cook
Lena*†	Stephenson
Leroy*†	McLean
▲Lewistown*†	Fulton
Lexington*†	McLean
Libertyville*†	Lake
▲Lincoln*†	Logan
Litchfield*†	Montgomery
Little York*†	Warren
Loami*†	Sangamon
Lockport*†	Will
Loda*†	Iroquois
London Mills*†	Fulton
Longview*†	Champaign
Lostant*†	Lasalle
▲Louisville*†	Clay
Lovington*†	Moultrie
Ludlow *†	Champaign
Mackinaw*†	Tazewell
▲Macomb*†	McDonough
Macon*†	Macon

Name.
See Bloomington.
TILTON & CUNDIFF.
W. Ende.
OUTTEN & ROBY.
See Tekin.
A. G. KENNEDY.
See Monticello.
J. O. Jones.
See Chicago.
See Springfield.
R. S. FARRAND.
See Jonesboro.
See Watseka.
M. Slusser.
W. G. Sutlin.
See Peoria.
R. W. S. WHEATLEY.
See Rockford.
ROMBERGER & SMITH.
See Ottawa.
See Galena.
See Danville.
See Havana.
B. H. CANBY.
See Peoria.
C. A. Prater.
HADLEY & BURTON.
S. F. GILMORE.
W. R. S. Hunter.
J. C. Burnett.
HOPSON & HOLLEMBEAK.
J. C. McKenzie.
John C. Oxford.
See Lincoln.
See Paxton.
See Canton.
See Bloomington.
George Sawin.
M. R. Sturtevant.
J. I. KERR.
See Lincoln.
John N. Wilson.
See Chicago.
C. W. Wiedeman.
William H. Allen.
A. Gregson.
W. H. FOSTER.
See Chicago.
William M. Schuwerk.
CARRITHERS & AGARD.
CREIGHTON & THOMAS.
See Tuscola.
See Danville.
James Ten Eyck.
A. T. Brasel.
HERRICK & HERRICK.
See Springfield.
A. A. Luckey.
See Hillsboro.
C. W. Fall.
H. S. Kelley.
See Danville.
C. C. Studley.
Hoff & Hoff.
George A. De Long.
See Havana.
See Pontiac.
Frank Wertz.
D. S. Stephen.
See Jacksonville.
See Dixon.
H. C. HYDE.
C. C. McMahon.
A. E. Somers.
J. C. O'NEILL. Collections promptly attended to.
SHUMWAY & RICE, Attorneys for Galesburg National Bank and Farmers and Mechanics Bank.
N. F. ANDERSON.
See Morris.
GEORGE W. SHAW.
W. J. BROWN.
A. S. Hollembeak.
See Danville.
LESLIE A. CRANSTON.
See Fisher.
See Carlinville.
C. N. Saum.
Knotts & Terry.
THOMPSON & MOORE.
See Quincy.
See Macomb.
See Jerseyville.
See Ottawa.
E. H. BUCK.
See Libertyville.
T. G. Parker.
BANDY & SULLIVAN.
W. H. McDonald.

Name.
See Pekin.
R. L. Walker.
NORTHCOTT, FRITY & HOILES.
C. M. Coyle.
See Pittsfield.
See Edinburg.
See Gibson City.
J. L. Miller.
See Monticello.
See Elgin.
See Galena.
T. J. Selley.
See Oak Park.
CHOISSER, WHITLEY & CHOISSER.
A. W. Young.
See Springfield.
I. J. MOUSER.
LYMAN LACEY, JR.
See Harvard.
W. H. CASSON.
Fred S. Potter.
J. D. Burrus.
See Marion.
See Kankakee.
See Bloomington.
Timothy Gruaz.
K. R. Smoot.
AMOS MILLER.
See Aurora.
See Tuscola.
C. E. Oakes.
R. C. Wright.
DYER & WALBRIDGE.
See Pekin.
T. J. Coffman.
See Woodstock.
See Robinson.
See Chicago.
S. P. Williams.
W. A. Babcock.
See Hillsboro.
See Salem.
See Monticello.
JAS. H. DANSKIN. Refers to the Jacksonville banks.
H. W. Pogue.
CHARLES DORRANCE DIBELL. References: The Joliet National Bank, Geo. H. and Edwin S. Munroe.
Karraker & Lingle.
See Aledo.
See Carrollton.
H. K. WHEELER.
E. G. Rose.
M. T. Kirkpatrick.
Scroggin & Co.
CHAS. K. LADD.
See Rochelle.
See DeKalb.
John F. Donovan.
George E. Johnson.
H. H. HORNER.
A. A. Clapsaddle.
Frank W. Welch.
A. J. Clarity.
OWEN & OWEN.
HARRY M. WAGGONER.
A. B. Davidson.
Paul MacGuffin.
OSCAR ALLEN.
McWILLIAMS & SONS.
See Monmouth.
D. I. Staley.
C. B. CHEADLE.
Nathan P. Goodell.
M. T. Robinson.
See Champaign.
G. F. Bell.
John R. Bonney.
A. W. Lux.
W. C. Smith.
See Pekin.
NEECE & SON.
See Decatur.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. ●Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
Manomet*† ..Champaign	See Champaign.
Makanda*† .....Jackson	See Murphysboro.
Malta*† .....DeKalb	D. F. Pease.
Manchester*† .....Scott	See Bluffs.
Manhattan*† .....Will	See Joliet.
Manito*† .....Mason	J. A. McComas.
Mansfield*† .....Piatt	C. F. Mansfield.
Manteno*† ....Kankakee	Winfield S. Campbell.
Maple Park*† .....Kane	See Elburn.
Maquon*† .....Knox	E. L. Swigart.
Marengo*† .....McHenry	A. B. Coon.
▲Marion*† ....Williamson	George W. Young.
Marissa*† .....St. Clair	R. S. Hamilton.
Maroa*† .....Macon	B. F. Shipley.
Marseilles*† .....Lasalle	See Ottawa.
▲Marshall*† .....Clark	J. W. GRAHAM.
Martinsville*† .....Clark	H. Gassaway.
Marysville. ....Vermilion	See Potomac.
Mascoutah*† ....St. Clair	George F. Wombacher.
Mason City*† .....Mason	G. W. ELLSBERRY.
Mattoon*† .....Coles	ISAAC B. CRAIG.
Maywood*† ..... Cook	See Oak Park.
Mazon*† .....Grundy	See Morris.
McHenry*† ....McHenry	H. C. Mead.
McLean*† .....McLean	See Bloomington.
▲McLeansboro*† Hamilt'n	WEBB & McLANE.
Mechanicsburg*...Sang'n	See Springfield.
Media*† .....Henderson	See Stronghurst.
Medora*† ..... Macoupin	J. W. Kitzmiller.
Melrose Park*† ....Cook	See Oak Park.
Melvin*† .....Ford	J. M. Thompson.
Mendon*† .....Adams	See Quincy.
Mendota*† ..... Lasalle	JOHN F. MADDEN.
Meredosia*† .....Morgan	See Jacksonville.
Metamora*† ..Woodford	A. R. Rich.
▲Metropolis City*† Massac	COURTNEY & HELM.
Milford*† .....Iroquois	Frank Harry.
Milledgeville*† ...Carroll	See Mount Carroll.
Millington*† .....Kendall	See Aurora.
Milton* .....Pike	N. A. Thornton.
Minier*† .....Tazewell	See Pekin.
Minonk*† .....Woodford	THOMAS KENNEDY.
Minooka*† ..... Grundy	L. K. Keogh.
Modesto*† ....Macoupin	J. M. Allyn.
Moline*† ....Rock Island	McENIRY & McENIRY.
Momence*† ....Kankakee	E. P. HARNEY.
Monica*† .....Peoria	See Peoria.
▲Monmouth*† .....Warren	GRIER & STEWART.
▲Monticello*† .....Piatt	LODGE, HICKS & LODGE.
▲Morris*† .....Grundy	SANFORD BROS.
▲Morrison*† ....Whiteside	L. T. STOCKING.
Morrisonville*† Christ'n	Fred A. Wagoner.
Morton*† .....Tazewell	See Pekin.
▲Mound City*† .....Pulaski	L. M. Bradley.
▲Mt. Carmel*† ....Wabash	LEEDS & RAMSEY.
▲Mt. Carroll*† ..... Carroll	D. ALLEMAN.
Mt. Morris*† .....Ogle	John Weller.
Mt. Olive*† ....Macoupin	Thomas Williamson.
Mt. Pulaski*† .....Logan	FRANK L. TOMLINSON.
▲Mt. Sterling*† .....Brown	Hubbard G. Reid.
▲Mt. Vernon*† ..Jefferson	ALBERT WATSON.
Moweaqua*† .....Shelby	W. G. Colbert.
Mulberry Grove*... Bond	W. C SHIELDS.
▲Murphysboro*† .Jackson	G. W. ANDREWS.
Naperville*† ....Du Page	H. H. GOODRICH.
▲Nashville*† .Washington	H. H. Hosmer.
Nat. Stock Yards*† St. C.	See East St. Louis.
Nauvoo*● .....Hancock	G. A. RITTER.
Nebo*† .....Pike	I. J. Dyer.
Neoga*† ....Cumberland	See Toledo.
Neponset*† .....Bureau	See Kewanee.
Newark* .....Kendall	N. P. Barnard, Jr.
New Berlin* ....Sangamon	W. M. Warren.
New Boston*† ....Mercer	M. Chamberlain.
New Holland*† ....Logan	See Lincoln.
Newman*† .....Douglas	W. W. Pepper.
▲Newton*† .....Jasper	GIBSON & JOHNSON.
New Windsor*† ..Mercer	W. H. Gladman.
Niantic*† .....Macon	See Decatur.
Nokomis*† .Montgomery	D. H. Zepp.
Normal*† .....McLean	H. [illegible] Fleming.
Norris City*† .....White	W. S. Green.
No. Henderson*† Mercer	See Aledo.
Nunda*† .....McHenry	L. D. Boswell, Jr.
Oakland*† .....Coles	J. H. Winkler.
Oak Park*† .....Cook	J. A. BALDWIN.
Oblong*† ..... Crawford	See Robinson.
Odell*† .....Livingston	J. D. Pound.
Ogden*† .....Champaign	Wm Brennan.
Ohio*† ..... Bureau	H. S. Pomeroy.
Okawville*† Washington	Moehle & Tcharner.
▲Olney*† .....Richland	R. B. Witcher.
Onarga*† .....Iroquois	E W Morris.
Oneida*† ..... Knox	See Galesburg.
▲Oquawka*† ...Henderson	R. Cooper.
Orangeville*† Stephenson	Hiram Skinner.
▲Oregon*† ..... Ogle	FRANCIS BACON.
Orion*† .....Henry	M. L. Love.
▲Ottawa*† .....Lasalle	RECTOR C. HITT. References: Commercial Nat. Bk., Chicago; American Surety Co., N Y

Town and County.	Name.
Palatine*† .....Cook	F. J. Filbert.
Palestine*† ..... Crawford	A. L. MacHatton.
Palmyra*† .....Macoupin	Searcy & Etter.
Pana*† ..... Christian	E. A. HUMPHREYS & SON.
▲Paris*† ..... Edgar	JAMES A. EADS.
Pawnee*● .....Sangamon	J. R. Kincaid.
Paw Paw*† .....Lee	C. F. Preston.
▲Paxton*† .....Ford	KERR & LINDLEY.
Pearl† .....Pike	See Milton.
Pearl City*† .Stephenson	H. M. Dodds.
Pecatonica*† Winnebago	C. C. Stevens.
▲Pekin*† ..... Tazewell	WILLIAM A. POTTS.
Penfield*† ... Champaign	See Champaign.
▲Peoria*† .....Peoria	ELLWOOD, MEEK & LOVETT. References: First National Bank and Central National Bank.
" ..... "	WM. G. McROBERTS, Hamlin Building. Refers to Dime Savings Bank, Merchants National Bank, and Walter Barker, President of Commercial National Bank.
Peotone*† .....Will	Michael Collins.
Perry* .....Pike	G. W. Hinman.
Peru*† .....Lasalle	F. T. BEERS.
▲Petersburg*† ....Menard	T. W. McNEELY.
Philo*† .....Champaign	See Champaign.
▲Pinckneyville*† ... Perry	W. T. Vaughn.
Piper City*† .....Ford	See Paxton.
▲Pittsfield*† .....Pike	EDWARD DOOCY.
Plainfield*† ..... Will	George J. Arbeiter.
Plano*† .....Kendall	E. W. FAXON.
Pleasant Plains*† Sang'n	See Springfield.
Plymouth*† ....Hancock	George E. Terry.
Polo*† ..... Ogle	Fred Zick.
▲Pontiac*† ....Livingston	R. S. McILDUFF.
Poplar Grove*† ..... Boone	H. D. Blodgett.
Port Byron*● Rock Island	J. W. Simonson.
Potomac*† ....Vermilion	See Danville.
Prairie City*† McDon'gh	E. A. BOYNTON.
▲Princeton*† .....Bureau	CAIRO A. TRIMBLE.
Princeville*† .....Peoria	See Peoria.
Prophetstown*† Whiteside	H. H. Waite.
Pullman*† .....Cook	See Chicago.
▲Quincy*† .....Adams	HAMILTON & WOODS. Refer to First National and Ricker National banks.
Ramsey*† .....Fayette	See Vandalia.
Rankin*† .....Vermilion	J. F. Campbell.
Rantoul*† ....Champaign	Thomas J. Roth.
Raritan*† .....Henderson	See Stronghurst.
Ravenswood*† .....Cook	Thomas J. Dawson.
Raymond*† Montgomery	W. E. Witt.
Red Bud*† .....Randolph	Alfred D. Riess.
Reynolds*† ..Rock Island	See Rock Island.
Richmond*† ...McHenry	See Woodstock.
Richview*† Washington	Geo. T. Hoke.
Ridge Farm*† Vermilion	R. W. Fisk.
Ridgway*† .....Gallatin	W S Phillips.
Roanoke*† .....Woodford	See Eureka.
Roberts*† .....Ford	See Paxton.
▲Robinson*† ....Crawford	PARKER & CROWLEY.
Rochelle*† .....Ogle	D. W. Baxter.
▲Rockford*† ..Winnebago	E. H. MARSH.
▲Rock Island*† Rock Isl'd	EDWIN E. FARMENTER.
Rogers Park*† .....Cook	J. J. Barbour.
Roodhouse*† .....Greene	D. J. Sullivan.
Roscoe*† ....Winnebago	See Poplar Grove.
Roseland† .....Cook	See Chicago.
Roseville*† ..... Warren	Leroy S. Scott.
Rossville*† ....Vermilion	W. B. Redden.
▲Rushville*† .....Schuyler	GLASS & BOTTENBERG.
Rutland*† .....Lasalle	See Ottawa.
Sadorus*† ....Champaign	See Tolono.
▲Salem*† .....Marion	L M. KAGY.
Sandoval*† ..... Marion	Charles F. Patterson.
Sandwich*† .....De Kalb	S. B. STINSON.
San Jose*† ..... Mason	See Lincoln.
Saunemin*† ..Livingston	W. P. Carrithers.
Savanna*† .....Carroll	See Lanark.
Saybrook*† .....McLean	George M. Nelson.
Seaton*† .....Mercer	See Aledo.
Secor*† .....Woodford	See Eureka.
Seneca*† ..... Lasalle	C H. R. Thomas.
Shabbona. .....DeKalb	See Sycamore.
Shannon*† .....Carroll	See Lanark.
▲Shawneetown*† .Gallatin	CARL ROEDEL.
Sheffield*† .....Bureau	See Buda.
▲Shelbyville*† .....Shelby	WALTER C. HEADEN.
Sheldon*† .....Iroquois	See Watseka.
Sheridan*† ..... Lasalle	See La Salle.
Sherrard*† ..... Mercer	See Aledo.
Shipman*† .....Macoupin	J. M Hampton.
Sidell*† .....Vermilion	L. E. Conner.
Sidney*† .....Champaign	See Champaign.
Sigel*† .....Shelby	E Kunkler.
Smithfield*† .....Fulton	See Lewistown.
Smithshire*† ....Warren	See Monmouth.
Somonauk*† .... DeKalb	L. B. Olmstead.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Sorento*† ..... Bond	See Greenville.
South Chicago*†...Cook	See Chicago.
South Evanston*†..Cook	See Chicago.
Sparta*† ..... Randolph	R. J. Goddard.
Springerton*..... White	W. C. Ingram.
¶▲Springfield*†Sangamon	E. L. CHAPIN. Refers by permission to Illinois National Bank.
Spring Valley*†..Bureau	WILLIAM HAWTHORNE.
Stanford*† ..... McLean	See Bloomington.
Staunton*† .....Macoupin	R. E. DORSEY.
St. Anne*† .....Kankakee	W. G. Brooks.
St. Charles*† ..... Kane	CHARLES A. MILLER.
St. Elmo*† ..... Fayette	See Vandalia.
St. Francisville*†Lawre'ce	See Lawrenceville.
St. Joseph*†. Champaign	See Champaign.
Sterling*† .... Whiteside	L. L. WEAVER
Stewardson*† .....Shelby	Boggs & McDaniel.
Stillman Valley*†...Ogle	See Byron.
Stockton*†...Jo Daviess	W. S. Eaton.
Stone Fort*† ..... Saline	L. E Barker.
Stonington*† ..Christian	See Taylorville.
Streator*† ..... Lasalle	P. J. LUCEY.
Stronghurst*†Henderson	R. F. Robinson.
Sublette*† ..... Lee	See Paw Paw.
▲Sullivan*† ..... Moultrie	EDEN, MARTIN & EDWARDS.
Sumner*† ..... Lawrence	Lewis & Sumner.
▲Sycamore*† ..... DeKalb	CARNES & DUNTON.
Table Grove*† .... Fulton	William S. Hipsley.
Tallula*† ..... Menard	J. J. Baker.
Tamaroa*† ..... Perry	See DuQuoin.
Tampico*† .... Whiteside	See Morrison.
▲Taylorville*†...Christian	J. C. McBRIDE.
Thawville*† .....Iroquois	See Watseka.
Thomasboro*†Champa'n	See Champaign.
Tinley Park*† ..... Cook	See Chicago.
Tiskilwa*† ..... Bureau	See Princeton.
▲Toledo*† .....Cumberland	CHARLES M. CONNOR.
Tolono*† .....Champaign	W. A. Perkins.
Toluca*† ..... Marshall	See Lacon.
Tonica*† ..... Lasalle	Gunn & Gunn.
▲Toulon*† ..... Stark	Allen P. Miller.
Tremont*† ..... Tazewell	See Pekin.
Trenton*† ..... Clinton	W. S. Louden.
Triumph*† ..... Lasalle	See Mendota.
Troy*† ..... Madison	See Edwardsville.
▲Tuscola*† ..... Douglas	ROY F. HALL.
Union Hill† ...Kankakee	See Kankakee.
▲Urbana*† .....Champaign	JOHN J. REA
Utica*† ..... Lasalle	J. B. Cunniff.
▲Vandalia*† ..... Fayette	S. A. PRATER.
Varna*† ..... Marshall	See Lacon.
Vermont*† ..... Fulton	J. C. Phillips.
Verona*† ..... Grundy	J. L. Waterman.
Versailles*† ..... Brown	See Bluffs.
Victoria*..... Knox	See Galesburg.
▲Vienna*† ..... Johnson	Whitnell & Gillespie.
Viola*† ..... Mercer	See Aledo.
Virden*† ..... Macoupin	H. C. Simons.
▲Virginia*† ..... Cass	R. W. MILLS.
Waggoner*†Montgom'ry	George Richardson.
Walnut*† ..... Bureau	M. A. Stiver.
Wapella*† ..... De Witt	See Clinton.
Warren*† .....Jo Daviess	W. H. Glasgow.
Warren-burg*† ..... Macon	See Decatur.
Warsaw*† ..... Hancock	W. N. GROVER.
Washburn*† ..Woodford	George P. Gill.
Washington*† ..Tazewell	John W. Dougherty.
Watagа*† ..... Knox	See Galesburg.
▲Waterloo*† ..... Monroe	JOSEPH W. RICKERT.
Waterman*† ..... De Kalb	See Sycamore.
▲Watseka*† ..... Iroquois	A. F GOODYEAR.
▲Waukegan*† ..... Lake	PERRY L. PERSONS.
Waverly*† ..... Morgan	Hamilton & Etter.
Waynesville*†...De Witt	See Clinton.
Weldon*† ..... De Witt	See Clinton.
Wellington*† ...Iroquois	See Watseka.
Wenona*† ..... Marshall	J. H. Jackson.
West Brooklyn*† ..... Lee	See Paw Paw.
West Chicago*†.Du Page	C. D. Clark.
Westfield*† ..... Clark	J. D. Hemphill.
West Pullman*† .....Cook	See Chicago.
West Salem*† ..Edwards	See Albion.
▲Wheaton*† ..... Du Page	WILLIAM NUNN.
White Hall*† ..... Greene	Mark Meyerstein.
Williamsfield*† ..... Knox	See Galesburg.
Williamsville*† Sanga'on	See Springfield.
Wilmington*† ..... Will	Edward Corlett.
▲Winchester*† ..... Scott	JAMES A. WARREN.
Windsor*† ..... Shelby	Amos Walker.
Winnetka*† ..... Cook	Carlton Prouty.
Winslow*† ...Stephenson	See Freeport.
Woodhull*† ..... Henry	W. W. White.
▲Woodstock*† ...McHenry	V. S. LUMLEY.
Wyanet*† ..... Bureau	See Princeton.
Wyoming*† ..... Stark	Frank Thomas.
Xenia*† ..... Clay	W. S. Morgan.
Yates City*† ..... Knox	See Galesburg.
▲Yorkville*† ..... Kendall	H. S. Hudson.

INDIANA.

Town and County.	Name.
Akron*† ..... Fulton	See Rochester.
Albany*† ..... Delaware	O. Dowden.
▲Albion*† ..... Noble	L. W. WRIGLEY.
Alexandria*† ...Madison	SHANNON & RIZER.
Ambia*† ..... Benton	W. Lee Bartlett.
▲Anderson*† ..... Madison	WILLIAM S. DIVEN.
▲Angola*† ..... Steuben	BEST, BRATTON & YOTTER
Arcadia*† ..... Hamilton	Thomas J. Bishop.
Argos*† ..... Marshall	John R. Jones.
Ashley*† ..... Steuben	Thomas Wichwire.
Atlanta* ..... Hamilton	See Cicero.
Attica*† ..... Fountain	ISAAC E. SCHOONOVER.
▲Auburn*† ..... De Kalb	ROBY & HARPER.
Aurora*† ..... Dearborn	DOWNEY & SHUTTS.
Avilla*† ..... Noble	See Kendallville.
Batesville*† ..... Ripley	Cravens & Cravens.
▲Bedford*† ..... Lawrence	BROOKS & BROOKS.
Bern*† ..... Adams	Kelly & Moran
▲Bloomfield*† ..... Greene	CAVINS & HENDERSON.
▲Bloomington*† ..Monroe	LEE & GRIMES.
▲Bluffton*† ..... Wells	TODD & TODD.
▲Boonville*† ..... Warrick	ARMSTRONG & SHAFER.
Boswell*† ..... Benton	A. B. McAdams.
Bourbon*† ..... Marshall	J. D. Chaplin
▲Brazil*† ..... Clay	RAWLEY & HUTCHISON.
Bremen*† ..... Marshall	S. J. Hayes.
Bristol*† ..... Elkhart	Harvey W. Kautz.
Brook*† ..... Newton	Graves & Graves.
Brookston*† ..... White	See Chalmers.
▲Brookville*† ..Franklin	GEORGE F. O'BYRNE.
▲Brownstown*†..Jackson	APPLEWHITE & APPLEWHITE.
Butler*† ..... DeKalb	C. J. Coats.
Cambridge City*† Wayne	Lynn E. Kepler.
Camden*† ..... Carroll	P. Ray.
Campbellsb'g*† Wash't'n	See Salem.
▲Cannelton*† ..... Perry	C. A. WEATHERS.
Carlisle*† ..... Sullivan	W. B. Akin.
Carthage*† ..... Rush	See Rushville.
Cayuga*† ..... Vermilion	J. H. BROWN.
Chalmers*† ..... White	E. R. Price.
Charlestown*† ..... Clark	W. H. Watson.
Chesterton*† ..... Porter	G. R. Williams.
Chrisney*† ..... Spencer	See Rockport.
Churubusco*† ...Whitley	John W. Orndorf.
Cicero*† ..... Hamilton	P. J. Fariss.
Clarks Hill*†Tippecanoe	See Colfax.
Clay City*† ..... Clay	GEORGE W. WILTSE.
Clayton*† ..... Hendricks	See Plainfield.
Clinton*† ..... Vermilion	J. A. Wittermood.
Colfax*† ..... Clinton	F. M. Goldsberry.
▲Columbia City*† Whitley	ANDREW A. ADAMS.
▲Columbus*† Bartho'mew	C. B. COOPER.
▲Connersville*† .. Fayette	FLORA & BROADDUS.
Converse*† ..... Miami	Fred P. Clark.
Corunna*† ..... DeKalb	See Waterloo.
▲Corydon* ..... Harrison	T. J. Wilson.
▲Covington*† ...Fountain	CHARLES M. McCABE.
▲Crawfordsville*† M'ntg'ry	FINLEY P. MOUNT.
Crothersville*†. Jackson	H. H. Prince.
▲Crown Point*† ..... Lake	J. KOPELKE.
Culver*● ..... Marshall	H. A. Logan.
Cynthiana*† ..... Posey	John B. Smith.
Daleville*† ..... Delaware	J. M Fenwich.
Dana*† ..... Vermilion	E. B. James.
▲Danville*† ..... Hendricks	HOGATE & CLARK.
Darlington*† Montgom'y	A. N. Cave.
▲Decatur*† ..... Adams	E K. ERWIN.
▲Delphi*† ..... Carroll	SMITH & JULIEN.
Dillsboro*† ..... Dearborn	See Aurora.
Dunkirk*† ..... Jay	J. T. Day.
Earl Park*† ..... Benton	Fraser & Isham.
East Chicago*† ..... Lake	J. B. F. SHOWALTER.
Eaton*† ..... Delaware	W. H. Younts.
Edinburg*† ..... Johnson	See Franklin.
Elizabethtown*† Barth'w	J. H. Bradford.
Elkhart*† ..... Elkhart	J H. HALE.
Ellettsville*† ..... Monroe	See Bloomington.
Elwood*† ..... Madison	WARD L. ROACH.
▲English*† ..... Crawford	See Leavenworth.
▲Evansville*† Vand'burgh	GEORGE A. CUNNINGHAM. Attorney for First National Bank.
Fairmount*† ..... Grant	Chas. T. Parker.
Farmland*† ..... Randolph	David Wasson.
Flora*† ..... Carroll	J. B. SMITH.
Fort Branch*† ..... Gibson	Mark L. Harris.
Fortville*† ..... Hancock	John C. Jenkins.
Fort Wayne*† ..... Allen	OWEN N. HEATON, Attorney for Fort Wayne Trust Co.
▲Fowler*† ..... Benton	FRAZER & ISHAM.
Francesville*† ...Pulaski	C. W. Barker.
▲Frankfort*† ..... Clinton	J. C. FARBER.
▲Franklin*† ..... Johnson	MILLER & BARNETT.
Frankton*† ..... Madison	J. O. Barrett.
Fremont*† ..... Steuben	J. G. Yeagley.

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Town and County.	Name.
Galveston*•† ..... Cass	B. B. RICHARDS.
Garrett*•† ..... De Kalb	H. W. MOUNTZ.
Gas City*•† ..... Grant	Brandenburg & Linn.
Geneva*•† ..... Adams	William Drew.
Goodland*•† ..... Newton	J. W. Oswald.
▲Goshen*•† ..... Elkhart	MILLER & DRAKE.
Gosport*•† ..... Owen	E. S. Davis.
▲Greencastle*•† ... Putnam	S. A. HAYS.
▲Greenfield*•† ... Hancock	MARSH & COOK.
▲Greensburg*•† ... Decatur	JOHN W. HOLCOMB.
Greentown*•† ..... Howard	Cooper & Somerville.
Greenwood*•† ... Johnson	J. F. Crawford.
Hagerstown*•† ..... Wayne	B. F. Mason.
Hamilton*•† ..... Steuben	See Auburn.
Hammond*•† ..... Lake	CHARLES. F. GRIFFIN.
▲Hartford City*•† Blackf'd	CANTWELL, CANTWELL & SIMMONS
Hebron*•† ..... Porter	George C. Gregg.
Hillsboro*•† ..... Fountain	John W. Newlin.
Hobart*•† ..... Lake	J. H. Conroy.
Hope*•† ..... Bartholomew	W. N. Aikin.
Huntingburg*•† .. Dubois	LEO H. FISHER.
▲Huntington*•†. Hunt'gton	SPENCER, BRANYAN & SPENCER.
Idaville*•† ..... White	See Monticello.
¶▲Indianapolis*•† .. Marion	AIKINS & WELLMAN, Lemcke Building. Attorneys for The Central Law Union. Corporation and Commercial Law. Special attention to commercial litigation.
" ..... "	AYRES, JONES & HOLLETT, Rooms 500, 501, and 502 Indiana Trust Building. Collections a specialty.
" ..... "	CHAMBERS, PICKENS & MOORES. Lemcke Building. Attorneys for Pennsylvania Railway Lines, Western Union Telegraph Co., Indianapolis Street Railway Co. Refer to Indiana Nat'l Bank, Capital Nat'l Bank, Fletcher Nat'l Bank, Merchants Nat'l Bank, Indiana Trust Co., Union Trust Co., Marion Trust. Co.
" ..... "	JAMESON & JOSS. Commercial and corporation law; non-resident business a specialty; mortgage foreclosures. Long distance telephone No. 1142. We refer generally to all Banks and Trust Companies in this City. Attorneys for R. G. Dun & Co. and Central Trust Co.
" ..... "	MORRIS & NEWBERGER, Commercial Club Building. Practice in Federal, State, and Supreme Courts. Commercial and Corporation Law. Collection Department.
" ..... "	LUCIUS B. SWIFT, Hubbard Block. Practices in State and Federal Courts. Collections. Corporation Law. Refers to Indiana National Bank and Union Trust Co.
Jamestown*•† ..... Boone	Wm. Darnell.
▲Jasper*•† ..... Du Bois	Bretz & McFall.
▲Jeffersonville*•† ..... Clark	S. S. JOHNSON.
Jonesboro*•† ..... Grant	Henderson Oliver.
Kendallville*•† ..... Noble	JAMES GRAVES.
▲Kentland*•† ..... Newton	Cummings & Darroch.
Kewanna*•† ..... Fulton	A. D. TONER, JR.
Kingman*•† ..... Fountain	J. M. Wilkey.
Kirklin*•† ..... Clinton	George T. Williams.
Knightstown*•† ..... Henry	C. D. MORGAN.
▲Knox*•† ..... Starke	PETERS & PETERS.
▲Kokomo*•† ..... Howard	J. W. COOPER.
Ladoga*•† ... Montgomery	M. M. Bachelder.
▲La Fayette*•† .. Tip'canoe	WILSON & QUINN. Refer to Perrin National Bank.
La Fontaine*•† .. Wabash	See Wabash.
▲Lagrange*•† ... Lagrange	R. D. MACHAN.
Lapel*•† ..... Madison	See Anderson.
▲La Porte*•† ..... La Porte	M. E. LEFLER.
Laurel*•† ..... Franklin	See Brookville.
▲Lawrenceburg*•† Dearb'n	Warren N. Hauck.
Leavenworth*• Crawford	John H. Weathers.
▲Lebanon*•† ..... Boone	SAMUEL R. ARTMAN.
Lexington*•† ..... Scott	See Scottsburg.
▲Liberty*•† ..... Union	Albert Davis.
Ligonier*•† ..... Noble	W. H. Wigton.
Lima*•† ..... Lagrange	See La Grange.
Linden*•† ... Montgomery	See Crawfordsville.
Linton*•† ..... Greene	DANIEL W. McINTOSH.
▲Logansport*•† ..... Cass	GEORGE W. FUNK.
Loogootee*•† ..... Martin	Henry Wood.

Town and County.	Name.
Lowell*•† ..... Lake	S. C. Dwyer.
Lynn*•† ..... Randolph	See Winchester.
Macy*•† ..... Miami	See Peru.
▲Madison*•† ..... Jefferson	Judge W. T. FRIEDLEY.
Manilla*•† ..... Rush	George S. Jones.
Marengo*•† ..... Crawford	See English.
▲Marion*•† ..... Grant	GEORGE G. WHARTON.
Markle*•† ..... Huntington	W. S. Smith.
Marshall*•† ..... Parke	See Rockville.
▲Martinsville*•† ... Morgan	Renner & McNutt.
Matthews*..... Grant	See Hartford City.
Medaryville*•† ..... Pulaski	See Winamac.
Mentone*•† ..... Kosciusko	J. F. Johnson.
Michigan City*•† . Laporte	J. H. ORR.
Middlebury*•† ..... Elkhart	M. G. Hoover.
Middletown*•† ..... Henry	E. L. Elliott.
Milan*•† ..... Ripley	See Lawrenceburg.
Milford*•† ..... Kosciusko	T. C. McLaughlin.
Milroy*•† ..... Rush	See Rushville.
Mishawaka*•†. St. Joseph	E. Voll Bingham.
Mitchell*•† ..... Lawrence	W. H. Edwards.
Monon*•† ..... White	J. G. YORK.
Monroeville*•† ..... Allen	E. W. Meeks.
Montezuma*•† ..... Parke	F. L. Canine.
▲Monticello*•† ..... White	GUTHRIE & BUSHNELL.
Montpelier*•†.. Blackford	C. W. Kinnan.
Mooresville*•† ... Morgan	Jas. M. Bishop.
Morgantown*•†.. Morgan	John V. King.
Morocco*•† ..... Newton	Davis & Dunlap.
Morristown*•† ..... Shelby	See Shelbyville.
Mount Vernon*•† .. Posey	E. M. SPENCER.
Mulberry*•† ..... Clinton	W. H. Peter.
▲Muncie*•† ..... Delaware	GREGORY, SILVERBURG & LOTZ. Attorneys for Delaware County National Bank.
Nappanee*•† ..... Elkhart	G. M. NETERER.
▲Nashville* ..... Brown	R. L. Coffey.
▲New Albany*•† ..... Floyd	KELSO & KELSO.
New Carlisle*•†. St. Jos'ph	S. C. Lancaster.
▲New Castle*•† ..... Henry	D. W. KINSEY.
New Harmony*•† .. Posey	PERCY WELCH.
New Palestine*•† Hancock	N. B. Bradenburgh.
New Paris*•†..... Elkhart	A. J. Pickering.
▲Newport*•† ..... Vermilion	Conley and Whittock.
New Richmond*•† M'tg'y	See Crawfordsville.
▲Noblesville*•† .. Hamilton	GAVIN & DAVIS.
North Judson*•† .. Starke	G. T. Menish.
No. Manchester*•† W'b'sh	JAMES W. ARTHUR.
North Salem*•†. Hendr'ks	See Danville.
North Vernon*•†.. Jen'gs	LINCOLN DIXON.
Oakland City*•† .. Gibson	J. M. & S. L. Vandeveer.
Odon*•† ..... Daviess	H. H. Crooke.
Orleans*•† ..... Orange	Wright & Lingle.
Osgood*•† ..... Ripley	R. A. Creignile.
Otterbein*•† ..... Benton	Bode Lamb.
Owensville*•† ..... Gibson	A. W. Sprague.
Oxford*•†..... Benton	See Fowler.
▲Paoli*•† ..... Orange	T. B. Buskirk.
Parker*•† ..... Randolph	Thomas Condon.
Patriot*†..... Switzerland	See Vevay.
Pendleton*•† ..... Madison	C. E. Goodrich.
Pennville* ..... Jay	Joseph H. Bell.
Perrysville*•† . Vermilion	See Newport.
▲Peru*•†..... Miami	NOTT & NOTT. N. ANTRIM.
▲Petersburg*•† ..... Pike	Posey & Chappell.
Pierceton*•†... Kosciusko	J. H. Taylor.
Pine Village*..... Warren	See Williamsport.
Pittsboro*•† ... Hendricks	J. M. Wells.
Plainfield*•† ... Hendricks	John Morgan.
▲Plymouth*•†..... Marshall	JOHN W. PARKS.
▲Portland*•† ..... Jay	HEADINGTON & WHITEMAN
Poseyville*•† ..... Posey	James Kilroy.
▲Princeton*•† ..... Gibson	MILLER & MILLER.
Redkey*•†..... Jay	George N. Edgar.
Remington*•† ..... Jasper	Ira W. Yeoman.
▲Rensselaer*•†..... Jasper	JAMES H. CHAPMAN.
Reynolds*•†..... White	See Monticello.
▲Richmond*•† ..... Wayne	A. M. GARNER.
Ridgeville*•† ... Randolph	N. W. Ferguson.
▲Rising Sun*•†..... Ohio	W. W. Williams.
Roachdale*•†..... Putnam	See Greencastle.
Roann*•† ..... Wabash	D. VAN BUSKIRK.
Roanoke*•† .. Huntington	See Huntington.
▲Rochester*•† ..... Fulton	HOLMAN & STEPHENSON.
▲Rockport*•†..... Spencer	KRAMER, REURING & MAY
▲Rockville*•† ..... Parke	Elwood Hunt.
Rossville*•†..... Clinton	John C. Rogers.
Royal Center*•† ..... Cass	James M. Fry.
▲Rushville*•†..... Rush	HOWARD E. BARRETT.
Russellville*•† ... Putnam	J. Burnside.
Russiaville*•† ... Howard	James W. Cooper.
▲Salem*•†..... Washington	F. N. Hostetter
▲Scottsburg*•†..... Scott	SHEA & STOREN.
Sellersburg*•†..... Clark	See Jeffersonville.
Seymour*•†..... Jackson	SHEA & WOOD.
▲Shelbyville*•† ..... Shelby	DOWNEY & MAJOR.
Sheridan*•†..... Hamilton	A. C. PEARSON.
Shipshewana*•† Lagrange	J. W. Nusbaum.

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Town and County.	Name.
Shirley*•† ..... Henry	Thomas J. De Mund.
Shoals*•† ..... Martin	J. T. Rogers.
Silver Lake*•†. Kosciusko	C. W. Shipley.
▲South Bend*•†. St. Joseph	GEO. E. CLARKE. Refers to First National Bank.
South Whitley*•† Whitley	F. B. Moe.
▲Spencer*•† ..... Owen	WILLIS HICKAM.
Spiceland*•† ..... Henry	H. G. Gergin.
St. Joe Station*•† DeKalb	See Auburn.
Star City*•† ..... Pulaski	See Winamac.
Stilesville* .... Hendricks	See Danville.
▲Sullivan*•†..... Sullivan	JOHN S. BAYS.
Summitville*•† .. Madison	W. S. Beeson.
Swayzee*•†..... Grant	Long & Cassell.
Syracuse*•† ... Kosciusko	Geo. W. Miles.
Tell City* ..... Perry	John T. Patrick.
▲Terre Haute*•†..... Vigo	SAMUEL R. HAMILL.
Thorntown*•† ..... Boone	See Lebanon.
▲Tipton*•† ..... Tipton	M. T. SHEIL.
Topeka*•†..... Lagrange	See Goshen.
Union City*•† ... Randolph	BELL & ROSS.
Upland*•† ..... Grant	See Marion.
▲Valparaiso*•†..... Porter	A. D. BARTHOLOMEW.
Veedersburg*•†. Fountain	A. Marshall.
▲Vernon*•†..... Jennings	T. C. Batchelor.
▲Versailles* ..... Ripley	Adam Stockinger.
▲Vevay*•†.... Switzerland	Carroll S. Tandy.
▲Vincennes*•† ..... Knox	JAMES W. EMISON.
▲Wabash*•† ..... Wabash	OLIVER H. BOGUE.
Wakarusa*•† .... Elkhart	S C. Harrington.
Walkerton*•†. St. Joseph	W. A. Dalley.
Wanatah*•†..... La Porte	E. J Bower.
Warren*•† ... Huntington	L. L. Simons.
▲Warsaw*•† .... Kosciusko	J. D. WIDAMAN.
▲Washington*•† .. Daviess	OGDEN & INMAN.
Waterloo*•† ..... De Kalb	C. M. Phillips.
Waveland*•†Montgomery	Acker & Rosebaum.
Waynetown*•†M'tgomery	J. S. Zuck.
W.College Corner..Union	See College Corner, Ohio.
Westfield*•† .... Hamilton	J. E. Hodgin.
West Lebanon*•†. Warren	John R. Crask.
▲West Shoals* ..... Martin	See Shoals.
Westville*•†..... La Porte	Azariah Williams.
Whiting*•† ..... Lake	F. N. Gavit.
▲Williamsport*•†.. Warren	C. V. McAdams.
▲Winamac*•† ..... Pulaski	BURSON & BURSON.
▲Winchester*•†..Randolph	CALDWELL & NICHOLS.
Windfall*•†..... Tipton	E. A. Mock.
Wingate*•† .Montgomery	See Crawfordsville.
Winslow*•† ..... Pike	M. M. Rice.
Wolcott*•† ..... White	George F. Baker.
Wolcottville*•†. Lagrange	Isaac Collins.
Worthington*•† .. Greene	W L. RUDE.
Zionsville*•† ..... Boone	C. H. Beamer.

INDIAN TERRITORY.

Town and County.	Name.
Afton*•†CherokeeNation	J. S. Truitt.
Ardmore*•† Chick's'wNa.	POTTERF & BOWMAN. Refer to City National Bank.
Atoka*•† ChoctawNation	See South McAlester
Bristow..... Creek	See Stroud, Okl. Ter.
Caddo*•†.... Choctaw Na.	Charles E. McPherson.
Checotah*•†... Creek Na.	See Muscogee.
Chelsea*•†.. Cherokee Na.	D. G. ELLIOTT.
Chickasha*•† Ch'k's'wNa.	R. D. WELBORNE.
Claremore*•† Cher'k'eNr.	DAVENPORT & HALL.
Comanche*•†Ch'k's'w Na.	See Duncan.
Davis*•† ..Chickasaw Na.	H W. Fielding.
Duncan*•†. Chickasaw Na.	Wolverton & March.
Durant*•† .. Choctaw Na.	See South McAlester.
Eufaula*•†. Creek Nation	E. I. O'Reilly.
Fairland*•† Cherokee Na.	See Claremore.
Holdenville*•†. Creek Na.	LAKE MOORE.
Lehigh*•†...Choctaw Na.	A. T. West.
Marietta*•†ChickasawNa.	B. C. Logsdon.
Marlow*•† Chickasaw Na.	W. A. Proctor.
Miami*•† ..... Peoria Na.	H. H. McCluer.
Minco*•†..Chickasaw Na.	R. Bond.
Muscogee*•†Creek Nation	T A. SANSON, JR.
Nowata*•†. Cherokee Na.	W. A. CHASE.
▲Okmulgee*. Creek Nation	See Muscogee.
Pauls Valley*•†C'k's'wNa.	BLANTON & WOLFE.
Purcell*•†. Chickasaw Na.	GEORGE M. MILLER.
Rush Springs*•†Ch'kasaw	See Marlow.
Ryan*•†...Chickasaw Na.	E. E. Morris.
▲S. McAlester*•†Ch't'wNa.	McKENNON, MANSFIELD, McMURRAY & CORNISH.
Sapulpa*•†..... Creek Na.	MARS & STRICKLIN.
▲Tahlequah*. Cherokee Na.	John P. Buster.
▲Tishomingo*. C'kas'w Na.	Treadwell & Lucas.
Tulsa*•†.... Creek Nation	Poe & Campbell.
Vinita*•†...Cherokee Na.	W. H. KORNEGAY.
Wagoner*•† Creek Nation	Watts & Watts.
▲Wewoka*•†..Seminole Na.	See Holdenville.
Wynnew'd*•† C'kas'w Na.	CYRUS G. KEAN.

IOWA.

Town and County.	Name.
Ackley*•† ..... Hardin	J. S. Roberts.
Adair*•† ..... Adair	S. B. Gwin.
▲Adel*•† ..... Dallas	WHITE & CLARKE.
Afton*•† ..... Union	H. P. Armitage.
Ainsworth*•† Washington	See Washington.
Akron*•†..... Plymouth	M. A. Agnes.
▲Albia*•† ..... Monroe	W. A. NICHOL.
Alden*•† ..... Hardin	Furry Bros.
Alexander•† .... Franklin	See Hampton.
▲Algona*•†..... Kossuth	SULLIVAN & McMAHON
Allerton*•† ..... Wayne	D. D. Shirley.
▲Allison*•†..... Butler	W. S. Montgomery.
Almoral•† ..... Delaware	See Manchester.
Alta*•† ..... BuenaVista	H. F. Schultz.
Altavista*•†... Chickasaw	See New Hampton.
Alton*•† ..... Sioux	G. W. Pitts.
Altoona*•† ..... Polk	See Des Moines.
Alvord*• ..... Lyon	J. D. Stewart.
Ames*•† ..... Story	G. A. Underwood.
▲Anamosa*•† ..... Jones	C. M. BROWN.
Anita*•† ..... Cass	Walter E. Haynes.
Anthon*•†..... Woodbury	Walling & Olsson.
Aplington*•†..... Butler	F. B. Royce.
Arcadia*•†..... Carroll	See Carroll.
Archer*•† ..... O'Brien	See Primglar.
Arion*•†..... Crawford	See Charter Oak.
Arlington*•†..... Fayette	James Cooney.
Armstrong*•†.... Emmett	I. M. Pritchard.
Arthur*•† ..... Ida	See Ida Grove.
Ashton*•† ..... Osceola	See Sibley.
Atkins*•† ..... Benton	See Vinton.
▲Atlantic*•† ..... Cass	JAMES B. BRUFF.
▲Audubon*•†..... Audubon	MYERS & BLUME.
Aurelia*•† ..... Cherokee	T. B. Parker, Jr.
Aurora*•† ..... Buchanan	See Independence.
Avoca*•†..Pottawattamie	J. L. Blanchard.
Ayrshire*•†..... Palo Alto	See Emmetsburg.
Badger*•† ..... Webster	See Fort Dodge.
Bagley*•† ..... Guthrie	See Guthrie Center.
Bancroft*•† ..... Kossuth	P. M. Baralow.
Barnes*•† ..... Mahaska	E. B. Skinner.
Barnum*•†..... Webster	See Fort Dodge.
Bartlett*•† ..... Fremont	See Hamburg.
Batavia*•† ..... Jefferson	M. B. Sparks.
Battle Creek*•†..... Ida	H. L. Hastings.
Baxter*•† ..... Jasper	See Newton.
Bayard*•†..... Guthrie	M. J. Hallinan.
Beaconsfield*•† .Ringgold	See Mount Ayr.
Beaman*•† ..... Grundy	See Grundy Center.
▲Bedford*•†..... Taylor	FLICK & JOHNSTON
Belle Plaine*•†.... Benton	T. H. MILNER.
Bellevue*•† ..... Jackson	Cole & Cole.
Belmond*•† ..... Wright	BRADFORD KNAPP.
Bennett*•†..... Cedar	William Bierkamp.
Birmingham*•† Van Bur'n	W. S. Allen.
Blairsburg*•†... Hamilton	See Webster City.
Blairstown*•† ..... Benton	P. H. Lynch.
Blanchard*•† ..... Page	Frank Hooker.
Blencoe*•†..... Monona	See Onawa.
Blockton*•†..... Taylor	See Bedford.
▲Bloomfield*•†..... Davis	S. S. CARRUTHERS
Bode*•† ..... Humboldt	See Humboldt.
Bonaparte*•†.. Van Buren	See Keokuk.
Bondurant*•†..... Polk	See Des Moines.
▲Boone*•† ..... Boone	WHITAKER & DALE.
Boyden*•† ..... Sioux	John Connell.
Braddyville*•†..... Page	See Clarinda.
Bradgate*•†.... Humboldt	See Humboldt.
Brayton*•† ..... Audubon	James E. Bruce.
Breda*•†..... Carroll	See Carroll.
Bridgewater*•†..... Adair	See Greenfield.
Brighton*•†.. Washington	See Washington.
Bristow*•† ..... Butler	See Allison.
Britt*•†..... Hancock	John F. Thompson.
Brooklyn*•†.... Poweshiek	John F. Talbott.
Brush Creek..... Fayette	See Arlington.
Buffalo Cent'r*•†Win'b'go	Patterson & Gordon.
▲Burlington*•†. Des Moines	SEERLEY & CLARK. Refer to German-American Savings Bank.
Burt*•†..... Kossuth	See Algona.
Bussey*•†..... Marion	Theodore West.
Calamus*•†..... Clinton	See Clinton.
Callender*•†..... Webster	E. O. Fitz.
Calmar*•† .... Winneshiek	J. B. Kaye.
Calumet*•† ..... O'Brien	See Primghar.
Cambridge*•†..... Story	M. M. Keller.
Cantril*•† ..... Van Buren	Henry T. Cox.
Carlisle*•†..... Warren	See Indianola.
▲Carroll*•† ..... Carroll	F. M. POWERS.
Carson*•†. Pottawattamie	Ira Stitt.
Cascade*•† ..... Dubuque	J. C. Kelly.
Casey*•† ..... Guthrie	A. M. Fagan.
Castana*•† ..... Monona	B. G. Davis.
Cedar Falls*•†BlackHawk	V. LYNGBY.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Cedar Rapids*•† .....Linn	U. C. BLAKE. Attorney for Cedar Rapids Savings Bank Also refers to Merchants National Bank.
" ..... "	LEWIS P. MAIN. Attorney for Cedar Rapids National Bank.
Center Point*•†.....Linn	H. C. Pruity.
▲Centerville*•†.Appanoose	VERMILION & VALENTINE.
Central City*•† .....Linn	See Cedar Rapids.
▲Chariton*•†.....Lucas	F. M. STUART.
▲Charles City*•†.....Floyd	J. W. BROWN.
Charlotte*•† .....Clinton	See Lyons.
Charter Oak*•†.Crawford	Harding & Harding.
Chattsworth*†.....Sioux	See Hawarden.
Chelsea*•†.....Tama	See Toledo.
▲Cherokee*•† ....Cherokee	THOMAS McCULLA.
Chester*•†.....Howard	See Cresco.
Churdan*•†.....Greene	N. F. Bates.
Cincinnati*•†..Appanoose	J. C. McDonald & Bro.
Clare*•† .....Webster	See Fort Dodge.
Clarence*•† .....Cedar	George McLeod.
▲Clarinda*•† .....Page	T. E. CLARK.
▲Clarion*•† .....Wright	NAGLE & NAGLE.
Clarksville*•† .....Butler	C. G. Burling.
Clearfield*•† .....Taylor	J. R. Plummer.
Clear Lake*•†Cerro Gordo	D. W. HURN.
Cleghorn*•† ....Cherokee	See Sioux City.
Clermont*•† .....Fayette	William Larrabee, Jr.
▲Clinton*•†.....Clinton	CHASE & SEAMAN. Any bank in Clinton.
Clio*•†.....Wayne	See Corydon.
Coggon*•† .....Linn	Henry Troy.
Coin*•†.....Page	B. V. Draper.
Colesburg* .....Delaware	See Manchester.
Colfax*•† .....Jasper	G. M. Tripp.
College Springs* ....Page	J. R. Priest.
Collins*•† .....Story	See Rhodes.
Colo*•†.....Story	See Nevada.
Columbus Junc.*•†Louisa	F. M. MOLSBERRY.
Conrad*•† .....Grundy	W. A. Eckles.
Conway*•† .....Taylor	A. A. Leachey.
Coon Rapids*•†...Carroll	J. W. Lee.
▲Corning*•† .....Adams	F. C. OKEY.
Correctionville*•† Wo'd'y	Earl Edmunds.
Corwith*•†.....Hancock	C. R. Wood.
▲Corydon*•†.....Wayne	HART & POSTON.
▲Council Bluffs*•†Pottaw'e	JOHN M. GALVIN.
Crawfordsville*•† Wash'n	See Washington.
▲Cresco*•†.....Howard	REED & REED.
▲Creston*•† .....Union	SULLIVAN & SULLIVAN.
Crystallake* ....Hancock	See Garner.
Cumberland*•†..... Cass	Curtis, Follett & Curtis.
Curlew*•† .....Palo Alto	See Emmetsburg.
Cushing*•† ....Woodbury	See Holstein.
Cylinder*•†.....Palo Alto	See Emmetsburg.
▲Dakotah*†. ....Humboldt	A. D. Bicknell.
Dallas Center*•† ...Dallas	See Adel.
Dana*•† .....Greene	See Jefferson.
Danbury*•† ...Woodbury	C. W. Piersol.
Danville*•†...Des Moines	See Burlington.
▲Davenport*•† .....Scott	WM. HOERSCH. Refers to any Davenport bank, city or county officer, or mercantile house.
Davis City*•†.....Decatur	J. H. Kling.
Dayton*•† .....Webster	J. H. Lindberg.
Decatur*•† .....Decatur	JOHN S. SHIELD.
▲Decorah*•† ..Winneshiek	H. F. BARTHELL.
Dedham*•† .....Carroll	See Carroll.
Deep River*•†.Poweshiek	See Montezuma.
Defiance*•† .....Shelby	See Harlan.
Delhi*•†.....Delaware	E. C. Perkins.
Delmar*•† .....Clinton	See Lyons.
Delta*•† ..... Keokuk	See Sigourney.
▲Denison*•† .....Crawford	J. P. CONNER.
Derby*•†.....Lucas	J. A. Penick.
¶▲Des Moines*•†.....Polk	BAILY, BALLREICH & PRESTON. Corporation and Insurance law. Commercial collections and bankruptcy practice a specialty. References: Any bank in the city.
" ..... "	CUMMINS, HEWITT & WRIGHT. Attorneys for corporations and non-residents. Special collection dept.
" ..... "	DALE & ALLEN. Bradstreet's local attorneys. References: Central State Bank; Marquardt Savings Bank.
" ..... "	DOWELL & PARRISH. Refer to Iowa Nat'l Bank, People's and Des Moines Sav. Banks.
De Soto*•† .....Dallas	See Adel.
De Witt*•†.....Clinton	R. B. WOLFE.
Dexter*•† .....Dallas	E. T. Short.
Diagonal*•† .....Ringgold	E. H. Stringham.
Dickens*•† .....Clay	T. J. O'Donnell.
Dixon*•† ..... Scott	See Wheatland.
Doliver ..... Emmet	See Armstrong.
Donnellson*•†.....Lee	See Fort Madison.
Doon*•† .....Lyon	John P. Tinley.
Dow City*•†....Crawford	See Denison.
Dows*•†.....Wright	I. C. Fenninger.
▲Dubuque*•† .... Dubuque	LYON & LYON. Refer to any bank or jobber in Dubuque.
Dumont*•†.....Butler	See Allison.
Duncombe*•†....Webster	See Ft. Dodge.
Dunkerton*•† Blackhawk	See Waterloo.
Dunlap*•† .....Harrison	Stanley E. Wilmot.
Durant*•†.....Cedar	D. H. Smoke.
Dyersville*•†....Dubuque	A. M. UTT.
Dysart*•† .....Tama	See Vinton.
Eagle Grove*•†...Wright	SYLVESTER FLYNN.
Earlham*•† .....Madison	C. B. Johnson.
Earling*•† .....Shelby	See Harlan.
Earlville*•† .....Delaware	W. I. Millen.
Early*•† .....Sac	See Sac City.
East Peru*.....Madison	See St. Charles.
Eddyville*•† .....Wapello	W. A. Nelson.
Edgewood*•†.....Clayton	L. B. Blanchard.
Elberon*•†..... Tama	E. P. Scrable.
Eldon*•† .....Wapello	J. E. Varnum.
▲Eldora*•†.....Hardin	H. L. HUFF.
Eldridge*•† .....Scott	See Davenport.
Elgin*•†..... Fayette	L. J. Paldo.
▲Elkader*•† ..... Clayton	W. A. Preston.
Elkport*•†..... Clayton	See Elkader.
Elliott*•†...Montgomery	T. W. Craig.
Elliston*•† ..... Ringgold	See Diagonal.
Ellsworth*•† ....Hamilton	See Webster City.
Elma*•† .....Howard	H. L. Spaulding.
Emerson*•†.....Mills	See Carson.
▲Emmetsburg*•† Palo Alto	THOMAS O'CONNOR.
Epworth*•†..... Dubuque	See Dubuque.
Essex*•†..... Page	John S. Holland.
▲Estherville*•†.....Emmet	MYERLY & BEVAN.
Everly*•† ..... Clay	M. Fell.
Exira*•†..... Audubon	W. R. Copeland.
Fairbank*•†....Buchanan	See Independence.
▲Fairfield*•†.....Jefferson	ROLLIN J. WILSON.
Farley*•† ..... Dubuque	See Dyersville.
Farmington*•†Van Buren	W. D. McCORMICK.
Farnhamville*•† Calhoun	See Rockwell City.
Farragut*•† .... Fremont	See Hamburg.
Fayette*•†.....Fayette	T. D. Peterman.
Fenton ..... Kossuth	See Algona.
Fertile* ..... Worth	See Northwood.
Floyd*•†..... Floyd	See Charles City.
Fonda*•†.....Pocahontas	ARTHUR W. DAVIS.
Fontanelle*•†.....Adair	Charles T. Launder
▲Forest City*•†Winnebago	BUTLER & HATCH.
Ft. Atkinson*•† Win'esh'k	See Decorah.
▲Fort Dodge*•†...Webster	FARRELL & PRICE.
▲Fort Madison*•†..... Lee	HERMINGHAUSEN & HERMINGHAUSEN.
Foster*•†..... Monroe	See Albia.
Fostoria*•..... Clay	See Spencer.
Fredericksb'g*•† Chick'w	See New Hampton.
Fremont*•†..... Mahaska	See Oskaloosa.
Galt*•†..... Wright	See Clarion.
Galva*•†..... Ida	C. B. Mote.
Garden Grove*•. Decatur	S. H. Amos.
Garner*•†..... Hancock	Ramsey & Blackstone.
Garrison*•† ..... Benton	See Vinton.
Garwin*•† ..... Tama	R. P. Fitzgerald.
George*•†..... Lyon	L. Vogt.
Germania*•†.....Kossuth	E. O. Fitz.
Gilman*•†..... Marshall	See Marshalltown.
Gilmore City*•†Pocahon's	L. E. Englehard.
Gladbrook*•† ..... Tama	G. L. Wilbur.
▲Glenwood*•†..... Mills	E. B. WOODRUFF.
Glidden*•†..... Carroll	K. W. Marean.
Goldfield*•†..... Wright	W. C. Dewel.
Goodell*•†..... Hancock	W. O. Butterfield.
Gowrie*•† ..... Webster	J. Y. STIER.
Graettinger*•†..Palo Alto	See Emmetsburg.
Grafton*•†..... Worth	See Northwood.
Grand Junction*•†Greene	W. W. Turner.
Grand River*•†...Decatur	See Leon.
Granville*•†..... Sioux	See Orange City.
Gravity*•† ..... Taylor	Charles Morris.
Gray*•..... Audubon	See Audubon.
Greeley*•† ..... Delaware	See Manchester.
Greene*•†..... Butler	E. W. Soesbe.
▲Greenfield*•†..... Adair	J. A. STOREY.
Grimes*•†..... Polk	See Des Moines.
Grinnell*•†....Poweshiek	HAINES & LYMAN.
Griswold*•† ..... Cass	Bryant & Bryant.
▲Grundy Center*•†Grundy	R. J. WILLIAMSON.
▲Guthrie Center*•†Guthrie	JOHN W. FOSTER.
Guttenburg*•..... Clayton	W. C. Lewis.
Halbur*•†..... Carroll	See Carroll.
Hamburg*•†.....Fremont	Hammond & Stevens.
▲Hampton*•†.....Franklin	JOHN M. HEMINGWAY
Hancock*•†Pottaw'tomie	See Avoca.
Hanlontown.....Worth	See Northwood.
Hardy*•† ..... Humboldt	See Livermore.
▲Harlan*•†..... Shelby	T. R. MOCKLER.
Harper*•†..... Keokuk	See Sigourney.
Harris*•†..... Osceola	Dean & Belknap.

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▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Hartley*•† ..... O'Brien	J. T. CONN.
Hastings*•† ..... Mills	See Glenwood.
Havelock*•†...Pocahontas	See Pocahontas.
Hawarden*•†..... Sioux	JOHN B. VAN DYKE.
Hawkeye*•† ..... Fayette	Y. E. Dibble.
Hayfield*•†..... Hancock	See Garner.
Hazleton*•†..... Buchanan	E. R. Prindle.
Hedrick*•† ..... Keokuk	JOHN T. BROOKS.
Henderson*•†..... Mills	See Glenwood.
Holstein*•† ..... Ida	R. H. Smith.
Hopkinton*•†.. Delaware	See Delhi.
Hornick*•† ... Woodbury	See Sioux City.
Hospers*•†..... Sioux	See Orange City.
Hubbard*•†..... Hardin	E. R. Seaton.
Hudson*•†...Black Hawk	See Waterloo.
Hull*•†..... Sioux	See Sheldon.
Humboldt*•†.. Humboldt	PROUTY, COYLE & PROUTY.
Humeston*•†..... Wayne	Poston & Aten.
Huntington ..... Emmet	See Armstrong.
▲Ida Grove*•†..... Ida	HOMER S. BRADSHAW.
Imogene*•†..... Fremont	See Hamburg.
▲Independence*•† Bucha'n	COOK & LEACH.
▲Indianola*•†..... Warren	O. C. BROWN.
Inwood*•†..... Lyon	See Rock Rapids.
Ionia*•†..... Chickasaw	See New Hampton.
Iowa City*•†..... Johnson	REMLEY, NEY & REMLEY.
Iowa Falls*•†..... Hardin	A. M. BRYSON.
Ireton*•†..... Sioux	S. H. Carr.
Irwin*•†..... Shelby	See Harlan.
Jamaica*..... Guthrie	See Perry.
Janesville*•†..... Bremer	M. B. Dougherty.
▲Jefferson*•†..... Greene	OWEN LOVEJOY.
Jesup*•† ..... Buchanan	James Dalton.
Jewell*..... Hamilton	J. M. Blake.
Jolley*•†..... Calhoun	See Rockwell City.
Kalona*•†..... Washington	W. H. Palmer.
Kanawha..... Hancock	See Britt.
Kamrar*•† ..... Hamilton	See Webster City.
Kellerton*•†..... Ringgold	W. W. Peasley.
Kellogg*•† ..... Jasper	E. M. Ives.
Kensett*•†..... Worth	See Northwood.
Kent*•†..... Union	See Creston.
▲Keokuk*•† ..... Lee	HAZEN I. SAWYER. Refers to Keokuk Savings Bank.
▲Keosauqua*•†. Van Buren	W. B. COLLINS.
Keota*•† ..... Keokuk	See Sigourney.
Keswick*•†..... Keokuk	See Sigourney.
Keystone*•†..... Benton	See Blairstown.
Kingsley*•† ..... Plymouth	John M. Wormley.
Kiron*..... Crawford	See Denison.
Kirkman*•†..... Shelby	See Harlan.
Klemme*•† ..... Hancock	See Garner.
Knowlton*•†... Ringgold	See Blockton.
▲Knoxville*•† ..... Marion	G. W. Crozier.
Lacona*•†..... Warren	See Indianola.
Ladora*•†..... Iowa	See Marengo.
Lake City*•†.. Calhoun	HUTCHISON & JACOBS.
Lake Mills*•†. Winnebago	L. W. Torgeson.
Lake Park*•† ...Dickinson	W. S. King.
Lake View*•†..... Sac	See Sac City.
Lamoni*•†..... Decatur	R. P. Olsen.
Lamont*•†..... Buchanan	See Independence.
Lamotte*•†..... Jackson	See Maquoketa.
Lansing*•.... Allamakee	J. H. Trewin.
La Porte City*•† Bl'k H'wk	S. T. Mears.
Larchwood*•† ..... Lyon	W. T. Ryan.
Larrabee*•†..... Cherokee	A. R. Molyneux.
Latimer*•† ..... Franklin	See Hampton.
Laurens*•† ...Pocahontas	J. H. ALLEN.
Lawler*•†..... Chickasaw	Wm. R. Parker.
Ledyard*•†..... Kossuth	See Algona.
Leeds*•† ..... Woodbury	See Sioux City.
Lehigh*•† ..... Webster	G. D. Thompson.
▲Le Mars*•† ..... Plymouth	E. T. BEDELL.
Lenox*•†..... Taylor	A. J. Johnson.
▲Leon*•†..... Decatur	HARVEY & PARRISH.
Leroy*•..... Decatur	See Leon.
Lester*•..... Lyon	J. L. Mitchell.
Letts*•† ..... Louisa	P. T. McVay.
Lewis*•†..... Cass	F. J. Macomber.
Lime Spring*•†...Howard	F. M. CLARK.
Linden*•†..... Dallas	See Adel.
Lineville*•†..... Wayne	J. F. Duff.
Linn Grove*•† Buena Vista	C. L. Ward.
Lisbon*•†..... Linn	W. M. Whittemore.
Liscomb*•† ..... Marshall	See Marshalltown.
Little Rock*•†..... Lyon	See Rock Rapids.
Little Sioux*.... Harrison	L. H. Bassett.
Livermore*•† ..Humboldt	F. M. Miles.
▲Logan*•† ..... Harrison	L. R. BOLTER & SONS.
Lohrville*•†..... Calhoun	William Towers.
Lone Rock..... Kossuth	See Algona.
Lone Tree*•† ....Johnson	See Iowa City.
Lorimor*•† ..... Union	Wisdom & Shatto.
Lost Nation*•†.... Clinton	See Lyons.
Lovilia*•†..... Monroe	See Albia.
Lowden*•†..... Cedar	D. D. McGillivray.
Lucas*•†..... Lucas	J. C. Baker, Jr.
La Verne*•†..... Kossuth	Charles W. Goodwin.
Lynnville*•†..... Jasper	Joseph Arnold.

Town and County.	Name.
Lyons*•† ..... Clinton	W. H. CHILDS.
Macedonia*•† Pot'w't'mie	J. C. Rayburn.
Madrid*•† ..... Boone	J. W. Near.
Magnolia*..... Harrison	See Logan.
Malcolm*•†..... Poweshiek	H. E. Boyd.
Mallard*•†..... Palo Alto	See Emmetsburg.
Malvern*•†..... Mills	D. E. WHITFIELD.
▲Manchester*•† .. Delaware	BRONSON & CARR.
Manilla*•† ..... Crawford	See Denison.
Manly*..... Worth	See Northwood.
Manning*•†..... Carroll	DOUGLAS ROGERS.
Manson*•†..... Calhoun	B. B. FOSTER.
Mapleton*•†..... Monona	Chrisman & Chrisman.
▲Maquoketa*•† .... Jackson	C. W. FARR.
Marathon*•†. Buena Vista	See Storm Lake.
Marble Rock*•†..... Floyd	C. F. Beelar.
Marcus*•†..... Cherokee	B. RADCLIFFE.
▲Marengo*•†..... Iowa	THOMAS STAPLETON.
▲Marion*•† ..... Linn	GIFFEN & VORIS.
Marne*•† ..... Cass	See Atlantic.
▲Marshalltown*•† Marshall	C. H. VAN LAW. Attorney for First National Bank.
Martinsburg*•†.. Keokuk	See Sigourney.
▲Mason City*•†. Cerro G'do	BLYTHE, MARKLEY & RINARD.
Masonville*•†... Delaware	See Manchester.
Massena*•† ..... Cass	Temple & Temple.
Matlock*•†..... Sioux	See Orange City.
Maurice*•†..... Sioux	See Orange City.
Maxwell*•†..... Story	E. H. Addison.
Maynard*•..... Fayette	See Oelwein.
McCallsburg*•†..... Story	F. H. Noble.
McGregor*•† ..... Clayton	A. CHAPIN.
McIntire*•†..... Mitchell	See Riceville.
Mechanicsville*•† .. Cedar	See Tipton.
Mediapolis*•†. Des Moines	J. H. Scott.
Melbourne*•†..... Marshall	See Marshalltown.
Melrose*•†..... Monroe	See Albia.
Menlo*•†..... Guthrie	See Stuart.
Meriden*•† ..... Cherokee	See Cherokee.
Merrill*•† ..... Plymouth	W. J. Lawrence.
Meservey*•†. Cerro Gordo	See Mason City.
Miles*•†..... Jackson	See Sabula.
Milford*•† ..... Dickinson	J. L. Bascom.
Miller*•†..... Hancock	See Garner.
Milo*•†..... Warren	G. W. Burgess.
Milton*•† ..... Van Buren	See Keosauqua.
Minburn*•†..... Dallas	See Adel.
Minden*•† Pottawattamie	John W. Crow.
Mingo*•†..... Jasper	See Newton
Missouri Valley*•† Har's'n	C. W. KELLOGG.
Mitchell*•†..... Mitchell	See Osage.
Mitchellville*•†..... Polk	F. W. Swearingen.
Modale*•†..... Harrison	See Missouri Valley.
Mondamin*•† ...Harrison	L. C. Brown.
Monona*•†..... Clayton	See Postville.
Monroe*•†..... Jasper	J. Kipp & Son.
▲Montezuma*•† Poweshiek	CLARK & CLARK.
Monticello*•†..... Jones	M. W. HERRICK.
Montour*•†..... Tama	C. J. Stevens.
Moorhead*..... Monona	See Onawa.
Moravia*•†.... Appanoose	A. B. Horn.
Morning Sun*•† .... Louisa	Courts & Curran.
Moulton*•†.... Appanoose	J. B. Barkley.
Mount Auburn*•†. Benton	See Vinton.
▲Mount Ayr*•† .. Ringgold	FULLER BROS.
▲Mount Pleasant*•†. Henry	PALMER & KOPP.
Mount Union*•† ... Henry	See Mount Pleasant.
Mount Vernon*•..... Linn	Charles W. Kepler.
Muscatine*•†..... Woodbury	See Kingsley.
Murray*•†..... Clarke	A. B. Miller.
▲Muscatine*•† .. Muscatine	JAYNE & HOFFMAN.
Mystic*•† ..... Appanoose	K. E. LEIGHTON.
Nashua*•†..... Chickasaw	Springer, Clary & Yarger
Nemaha ..... Sac	See Odebolt.
Neola*•†..Pottawattamie	J. G. Bardsley.
▲Nevada*•† ..... Storey	GEORGE W. DYER.
New Albin*•†. Allamakee	See Waukon.
Newell*•†.... Buena Vista	I. W. Bane.
Newhall*•†..... Benton	See Blairstown.
▲New Hampton*•† Ch'kasa	SPRINGER, CLARY & CONDON.
New Hartford*•† .. Butler	See Allison.
New Liberty*•..... Scott	See Durant.
New London*•†..... Henry	L. W. Christinger.
New Market*•†.... Taylor	See Clarinda.
New Providence*. Hardin	See Eldora.
New Sharon*•†.. Mahaska	See Oskaloosa.
▲Newton*•†..... Jasper	W. G. CLEMENTS.
New Virginia*•†.. Warren	W. J. Davidson
Nichols*•†..... Muscatine	See West Liberty.
Nodaway*•†..... Adams	See Villisca.
Nora Springs*•†..... Floyd	See Charles City.
North English*•†.... Iowa	J. D. Butler.
▲Northwood*•†..... Worth	M. A. Zollinger.
Norwalk*•†..... Warren	See Indianola.
Norway*•† ..... Benton	See Bellefontaine.
Oakland*•† Pottawatt'mie	A. B. Johns.
Oakville*•†..... Louisa	See Wapello.
Ocheyedan*•† .... Osceola	See Sibley.
Odebolt*•† ..... Sac	W. A. Heisell.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Oelwein*•† .....Fayette	W. B. INGERSOLL.
Ogden*•†.....Boone	E. M. Andrews.
Oldes†.....Henry	See Mt. Pleasant.
Olin*•†.....Jones	B. J. Lancamp.
▲Onawa*•†.....Monona	CHARLES E. UNDERHILL.
Onslow*•†.....Jones	See Anamosa.
▲Orange City*•†.....Sioux	G. W. PITTS.
Orient*•†.....Adair	See Greenfield.
▲Osage*•† .....Mitchell	GALEN F. HUMBERT.
▲Osceola*•†.....Clarke	WILLIAM B. TALLMAN.
▲Oskaloosa*•† ....Mahaska	W. W. HASKELL.
Ossian*•†..... Winneshiek	M. J. Carter.
Oto*•† .....Woodbury	Cutting & Willett.
Ottosen•† .....Humboldt	See Dakota.
▲Ottumwa*•† .....Wapello	McELROY & McELROY, Refer to First and Ottumwa National Banks.
Oxford*•† .....Johnson	P. R. Ford.
Oxford Junction*•†.Jones	O. J. Felton.
Packwood*•† ....Jefferson	See Fairfield.
Panama*•†.....Shelby	See Harlan.
Panora*•†.....Guthrie	J. W. Morris.
Parkersburg*•† ....Butler	Cartright, Arbuckle & Evans.
Parnell*•† .....Iowa	See Williamsburg.
Paton*•†.....Greene	See Jefferson.
Paullina*•† .....O'Brien	David Algyer.
Pella*•† .....Marion	P. H. BOUSQUET.
Percival*•† .....Fremont	See Hamburg.
Perry*•†.....Dallas	CARDELL & GIDDINGS.
Persia*•† .....Harrison	See Avoca.
Peterson*•† .....Clay	E. W. Fillmore.
Pierson*•† .....Woodbury	See Correctionville.
Pilot Mound*•† ....Boone	See Boone.
Pioneer•† ..... Humboldt	See Gilmore City.
Plainfield*•† .....Bremer	See Waverly.
Pleasanton*•†...Decatur	See Leon.
Pleasantville*•†...Marion	See Knoxville.
Plover*•†.....Pocahontas	See Rolfe.
Plymouth*•† Cerro Gordo	See Mason City.
▲Pocahontas*..Pocahontas	WILLIAM HAZLETT.
Pomeroy*•† .....Calhoun	D. M. Kelleher.
Popejoy*•† .....Franklin	J. R. Popejoy.
Portsmouth*•† ....Shelby	See Harlan.
Postville*•† ...Allamakee	William Shepherd.
Prairie City*•†.....Jasper	Clements & Arnold.
Prescott*•†.....Adams	See Corning.
Preston*•† .....Jackson	A. L. Bartholomew.
▲Primghar*•† .....O'Brien	O. H. MONTZHEIMER.
Promise City*•† .. Wayne	See Corydon.
Pulaski*•†..... Davis	See Bloomfield.
Quimby*•† .....Cherokee	See Cherokee.
Radcliffe*•† .....Hardin	Frank H. Noble.
Randall*•† ..... Hamilton	See Webster City.
Randolph*•† ....Fremont	See Sidney.
Redding*•† ..... Ringgold	J. M. Bellamy.
Redfield*•† .....Dallas	See Adel.
▲Red Oak*•† .Montgomery	R. W. BEESON.
Reinbeck*•† .....Grundy	S. W. DeWolf.
Remsen*•† .....Plymouth	E. S. Lloyd.
Renwick*• .... Humboldt	See Humboldt.
Rhodes*•† .....Marshall	Thomas Watts.
Riceville*•† .....Mitchell	B. N. Hendricks.
Richland*•† .....Keokuk	P. L. Moorman.
Ridgeway*•† Winneshiek	W. H. Klemme.
Ringsted .....Emmet	See Estherville.
Rippey*•† .....Greene	See Perry.
Riverside*•† Washington	See Washington.
Riverton*•† .... Fremont	W. H. Norcutt.
Rockford*•† .....Floyd	C. S. Moore.
▲Rock Rapids*•† .....Lyon	E. Y. GREENLEAF.
Rock Valley*•† .... Sioux	O. G. Reiniger.
Rockwell*•† Cerro Gordo	Campbell & Kehoe.
▲Rockwell City*•† Calhoun	M. W. FRICK.
Rodman*•† .....Palo Alto	See Ruthven.
Rodney*•† .....Monona	See Mapleton.
Roland*•† ..... Story	See Nevada.
Rolfe*•† .....Pocahontas	S. H. Kerr.
Rowan*•† ..... Wright	See Clarion.
Rudd*•† ..... Floyd	See Charles City.
Russell*•† ..... Lucas	See Chariton.
Ruthven*•..... Palo Alto	WM. A. O'DONNELL.
Rutland*•† .... Humboldt	See Dakotah.
Ryan*•† .....Delaware	See Manchester.
Sabula*•† .....Jackson	George K. Hilsinger.
Sac City*•†.....Sac	MILES W. NEWBY.
Salem*•† ..... Henry	F. S. Bell.
Saltx*•† .....Woodbury	See Sioux City.
Sanborn*•† .....O'Brien	J. A. WILLCOX.
Schaller*•† .....Sac	A. P. SEARLE.
Schleswig .....Crawford	See Denison.
Scranton*•† .....Greene	Clark & Cressler.
Sexton*† ..... Kossuth	See Algona.
Seymour*•† ..... Wayne	See Corydon.
Shannon City*•† ...Union	See Creston.
Sharpsburg*•† ..... Taylor	See Bedford.
Sheffield*•† ..... Franklin	C. F. Jonnston.
Shelby*•† .....Shelby	W. S. Wickersham.
Sheldahl*•† .....Polk	See Des Moines.
Sheldon*•† .....O'Brien	A. J. WALSMITH.
Shell Rock*•†.....Butler	G. A. McIntyre.

Town and County.	Name.
Shellsburg*•† .....Benton	See Vinton.
Shenandoah*•† .....Page	W. P. FERGUSON.
▲Sibley*•†.....Osceola	G. W. LISTER.
▲Sidney*•† .....Fremont	W. E. Mitchell.
▲Sigourney*•† .... Keokuk	BROWN & BROWN.
Silver City*•† .....Mills	See Glenwood.
Sioux Center*•† .....Sioux	See Orange City.
▲Sioux City*•†..Woodbury	QUICK & CARTER. Attorneys for Webb Bros. Co., Sioux City. Reference: Security National Bank. Notary in office.
Sioux Rapids*•†.Buena V.	D. F. JOHNSTON.
Slater*•† .....Story	S. O. Wald.
Sloan*•† .....Woodbury	W. D. Buckley.
Smithland*•†..Woodbury	See Oto.
Solon*•† .....Johnson	See Iowa City.
South English*•†.Keokuk	See Sigourney.
▲Spencer*•† .....Clay	CORY & BEMIS.
▲Spirit Lake*•†...Dickinson	Sory, Arnold, & Everett.
Springville*•.....Linn	See Marion.
Stacyville*•..... Mitchell	See Osage.
Stanhope*•† ....Hamilton	See Webster City.
Stanley*•† .....Buchanan	See Independence.
St. Anagar*•† .....Mitchell	See Osage.
St. Anthony*•†..Marshall	See Marshalltown.
Stanton*•† ..Montgomery	See Red Oak.
Stanwood*•† .....Cedar	See Tipton.
State Center*•†..Marshall	James Allison.
St. Benedict .....Kossuth	See Algona.
St. Charles*•† ....Madison	C. F. Wood & Co.
SteamboatRock*•†Hardin	See Eldora.
▲Storm Lake*•†..Buena V.	F. F. FAVILLE.
Story City*•† .....Story	Bartlett & Slaughter.
Stratford*•† .....Hamilton	See Webster City.
Strawberry Point*•†Cl'ton	A. R. Cole.
Struble*•† .....Plymouth	See Le Mars.
Stuart*•†..... Guthrie	F. O. HINKSON.
Sully*•†..... Jasper	See Newton.
Sumner*•†..... Bremer	W. R. McClure.
Superior*•†..... Dickinson	See Spirit Lake.
Sutherland*•†..... O'Brien	George F. Colcord.
Swaledale*•†Cerro Gordo	See Mason City.
Swan*•†..... Marion	E. Stout.
Swea City*•†.....Kossuth	J. M. Dye.
Tabor*•†..... Fremont	L. A. Hill.
Tama*•†..... Tama	See Toledo.
Templeton*•†..... Carroll	See Carroll.
Terril*•..... Dickinson	See Spirit Lake.
Thompson*•†..Winnebago	JOHN A. HYNDMAN.
Thor*•† .....Humboldt	See Humboldt.
Thornburg*•† .... Keokuk	See Sigourney.
Thornton*•† Cerro Gordo	Cliggett & Rule.
Thurman* ..... Fremont	See Sidney.
Tingley*•†..... Ringgold	See Mt. Ayr.
▲Tipton*•†..... Cedar	WRIGHT & WRIGHT.
Titonka .....Kossuth	E. J. Berry.
▲Toledo*•† ..... Tama	STRUBLE & STIGER.
Traer*•† ..... Tama	Endicott & Pratt.
Tripoli*•†.....Bremer	See Waverly.
Truro*•† .....Madison	See New Virginia.
Union*•†..... Hardin	E. W. Lundy.
University Place*..Polk	See Des Moines.
Urbana* ..... Benton	Fred Wyckoff.
Ute*•†..... Monona	Richard & McMaster.
Vail*•†.....Crawford	M. V. O'Hare.
Valley Junction*•†..Polk	Herman Raaz.
Van Horne*•† .... Benton	See Blairstown.
Vanmeter*•† ..... Dallas	See Adel.
Van Wert*•† .... Decatur	See Garden Grove.
Venturas ... Cerro Gordo	See Mason City.
Victor*•† ..... Iowa	T. A. Victor.
Villisca*•†.. Montgomery	F. P. GREENLEE.
Vincent*•†..... Webster	See Ft. Dodge.
▲Vinton*•†..... Benton	CATO SELLS.
Volga*•† ..... Clayton	See Elkader.
Walcott*•† ..... Scott	See Davenport.
Walker*•†..... Linn	See Marion.
Wallingford*•† ....Emmet	L. Woods.
Wall Lake*•†..... Sac	A. B. Barclay.
Walnut*•† Pottawattamie	O. Mosher.
▲Wapello*•† ..... Louisa	ARTHUR SPRINGER.
▲Washington*•†.Wash'ton	MARSH W. BAILEY.
Washta*•†..... Cherokee	H. L. Loft.
▲Waterloo*•†.Black Hawk	MULLAN & PICKETT.
Watkins*•†..... Benton	See Marengo.
Waucoma*..... Fayett	J. B. Rockwood.
▲Waukon*•† ... Allamakee	D. J. MURPHY.
▲Waverly*•† ..... Bremer	J. Y. HAZLETT.
Wayland*•†..... Henry	See Mt. Pleasant.
Webb..... Clay	See Spencer.
▲Webster City*•†Hamilton	A. N. BOEYE.
Weldon*•† ..... Decatur	See Leon.
Wellman*•† Washington	H. G. Moore.
Wellsburg*•† .... Grundy	See Grundy Center.
Wesley*•†..... Kossuth	Bonar & Fellows.
West Bend*•†.. Palo Alto	G. C. Hoover.
West Branch*•† .... Cedar	George C. Hoover.
Westfield*•†.....Plymouth	J. C. Button.
Westgate*•† ..... Fayette	See Oelwein.

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▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
West Liberty*†..Muscat'e	J. E. McINTOSH.
West Mitchell*●. Mitchell	See Osage.
West Point*†..... Lee	See Fort Madison.
West Side*†.... Crawford	John C. Suler.
▲West Union*†...Fayette	AINSWORTH & AINSWORTH.
What Cheer*†....Keokuk	BROWN & BROWN.
Wheatland*†.....Clinton	Carroll Bros.
Whiting*†..... Monona	A. M. Bowen.
Whittemore*†.. Kossuth	Welt Miller.
Whitten*†..... Hardin	See Eldon.
Williams*†.....Hamilton	Gade Bros.
Williamsburg*†.... Iowa	THOMAS & THOMAS.
Wilton Jc*.....Muscatine	E. P. Ingham.
Winfield*†.....Henry	B. B. Lindly.
▲Winterset*†.....Madison	FREDERICK MOTT.
Winthrop*†...Buchanan	See Independence.
Wiota*†.....Cass	See Atlantic.
Woden .....Hancock	William Doolittle.
Woodbine*†....Harrison	H. F. Johns.
Woodburn*†.....Clarke	See Osceola.
Woodward*†.....Dallas	See Perry.
Woolstock*†..... Wright	L. W Tyrrell.
Worthington*†.Dub'que	See Farley.
Wyoming*†.....Jones	W. I. CHAMBERLAIN.
Yale*†..... Guthrie	I. C. Sheets.
Yarmouth*†.Des Moines	See Mediapolis.
Zearing*†.....Story	See Nevada.

KANSAS.

Town and County.	Name.
▲Abilene*●†..... Dickinson	H. L. HUMPHREY.
Admire*†..... Lyon	Fremont Miller.
Allen*†..... Lyon	Will Wayman.
▲Alma*†.....Wabaunsee	J. B. BARNES.
Almena*†..... Norton	See Norton.
Alton*†..... Osborne	Brown & Goddard.
Altoona*†..... Wilson	R. O. Graham.
▲Anthony*†..... Harper	E. C. WILCOX.
Arcadia*†.....Crawford	O. S. Henderson.
Argentine*†.. Wyandotte	See Kansas City, Mo.
Argonia*†..... Sumner	E. W. Springer.
Arkansas City*†.Cowley	NORMAN BARKER.
Arlington*†.....Reno	Austin O. Hays.
▲Ashland*†.....Clark	H. J. Bone.
▲Atchison*†.....Atchison	HENRY ELLISTON.
Athol*†.....Smith	See Smith Center.
Attica*†.....Harper	J. D. Bradley.
▲Atwood*†.....Rawlins	J. P. Noble.
Augusta*†.....Butler	See El Dorado.
Axtell*†.....Marshall	See Marysville.
Baileyville*†....Nemaha	See Seneca.
Baldwin*†.....Douglas	See Lawrence.
Barnard*†.....Lincoln	See Lincoln.
Barnes*†....Washington	See Washington.
Baxter Springs*†Chero'e	W. H. Hornor.
Beattie*†.....Marshall	S. B. Berry.
Belle Plaine*†...Sumner	Forney & Wilson.
▲Belleville*†.....Republic	B. T. Bullen.
▲Beloit*†.....Mitchell	FRANK A. LUTZ.
Bennington*†....Ottawa	See Minneapolis.
Bern*†.....Nemaha	See Seneca.
Blue Mound*†.....Linn	C. F. Neasley.
Blue Rapids*†..Marshall	H. A. Russell.
Bluff City*†.....Harper	See Anthony.
Bonner Springs*Wy'nd'te	J. A. Blackman.
Bronson*†..... Bourbon	D. E. Earl.
Bucklin*†.....Ford	See Dodge City.
Buffalo*†.....Wilson	See Yates Center.
Burden*†.....Cowley	S. J. Day.
Burlingame*†.....Osage	J. T. PRINGLE.
▲Burlington*†.....Coffey	E. N. CONNAL.
Burr Oak*†.....Jewell	D. J. Coy.
Burrton*†.....Harvey	W. L. Dailey.
Bushton*†.....Rice	G. F. Hauser.
Caldwell*†.....Sumner	BURNETT & SIMONS.
Caney*†....Montgomery	Porter & Barr.
Canton*†.....McPherson	See McPherson.
Carbondale*†.....Osage	C. T. Neihart.
Cawker City*†..Mitchell	Clark A. Smith.
Cedar Vale*†Chautauqua	William P. Lynch.
Centralia*†.....Nemaha	P. L. Burlingame.
Chanute*†.....Neosho	JOHN J. JONES.
Chapman*†....Dickinson	See Abilene.
Chase*†..... Rice	See Lyons.
Cheney*†.....Sedgwick	See Wichita.
Cherokee*†....Crawford	E. A. Perry.
Cherryvale*†.Montg'ery	J. W. Holdren.
Chetopa*†.....Labette	A. R. Bell.
▲Cimarron*†.....Gray	William Hoover.
Circleville*†.....Jackson	See Holton.
Claflin*†.....Barton	See Great Bend.
▲Clay Center*†.....Clay	GEORGE M. MILEY.
Clearwater*†...Sedgwick	See Wichita.
Clifton*†....Washington	Hamilton & Harmon.
Clyde*†.....Cloud	C. W. VAN DE MARK.
Coffeyville*●†..Montg'ery	DOOLEY & KEITH.
▲Colby*†.....Thomas	C. L. WILSON.
▲Coldwater*†...Comanche	C. M. Myers.
Colony*●†.....Anderson	M. A. Carmichael.
▲Columbus*●†....Cherokee	C. A. McNEILL.
Colwich*●†.....Sedgwick	George W. Steenwood.
▲Concordia*●†.....Cloud	KENNETT & PECK
Conway Springs*●†.Sum'r	See Wellington.
Corning*●†.....Nemaha	See Seneca.
▲Cottonwood Falls*●†.Ch'e	F. A. MECKEL.
▲Council Grove*●†..Morris	E. S. BERTRAM.
Courtland*●†.....Republic	C. A. Kimball.
Cuba*●†.....Republic	John Brown.
Delphos*●†.....Ottawa	J. W. Barker.
Dentonville*●†..Doniphan	See Troy.
Dexter*●†.....Cowley	J. H. Watkins.
▲Dighton*●†.....Lane	J. S. SIMMONS.
▲Dodge City*●†.....Ford	REEVES & KIRKPATRICK.
Douglass*●†.....Butler	W. P. Knote.
Downs*●†.....Osborne	J. A. Travers.
Dunlap*●†.....Morris	J. B. Lamb.
Edgerton*.....Johnson	See Olathe.
Edna*●†.....Labette	J. S. Hileman & Son.
Effingham*●†.....Atchison	See Atchison.
▲Eldorado*●†..... Butler	H. W. SCHUMACHER.
Elk City*●†..Montgomery	S. H. Piper.
Ellinwood*●†..... Barton	J. F. Dunn.
Ellis*●†..... Ellis	See Hays.
▲Ellsworth*●†...Ellsworth	IRA E. LLOYD.
Elmdale*●†.....Chase	See Cottonwood Falls.
Elsmore*●†.....Allen	See Iola.
▲Emporia*●†.....Lyon	J. HARVEY FRITH.
Enterprise*●†..Dickinson	See Abilene.
▲Erie*●†.....Neosho	J. L. DENISON.
Eskridge*●†..Wabaunsee	J. J. Mitchell.
Eudora*●†.....Douglas	O. G. Richards.
Eureka*●†....Greenwood	FULLER & JACKSON.
Everest*●†.....Brown	R. C. Jones.
Fairview*●†.....Brown	Newton & Newton.
Fall River*●†.Greenwood	See Fredonia.
Florence*●†.....Marion	See Marion.
▲Fort Scott*●†....Bourbon	DILLARD & HULETT, Attorneys for Bank of Fort Scott.
Frankfort*●†....Marshall	Gregg & Gregg.
Frederick*●†.....Rice	See Lyons.
▲Fredonia*●†..... Wilson	WILLITS & COOPER.
Fulton*●†.....Bourbon	J. A. Pritz.
Galena*●†.....Cherokee	A. S. WILSON.
▲Garden City*●†.....Finney	H. F. Mason.
Gardner*●†..... Johnson	See Olathe.
▲Garnett*●†.....Anderson	NOAH L. BOWMAN
Gaylord*●†.....Smith	E. J. Blake.
Geneseo*●†..... Rice	See Lyons.
▲Girard*●†..... Crawford	B. S. GAITSKILL.
Glasco*●†..... Cloud	See Concordia.
Glen Elder*●†.....Mitchell	See Beloit.
Goffs*●†.....Nemaha	See Seneca.
▲Goodland*●†.... Sherman	E. F. MURPHY.
▲Gove*..... Gove	O. B. Jones.
▲Great Bend*●†.....Barton	F. V. RUSSELL.
Greeley*●†.....Anderson	See Garnett.
Green*●†..... Clay	See Clay Centre.
Greenleaf*●†. Washington	W. P. Hudgett.
▲Greensburg*●†....Kiowa	JOHN W. DAVIS.
Grenola*●†..... Elk	J. T. Lauter.
Gypsum*●†..... Saline	William Meneley.
Haddam*●†.. Washington	R. O. Woody.
Halstead*●†..... Harvey	See Newton.
Hamlin*●†..... Brown	See Hiawatha.
Hanover*●†. Washington	H. R. Fulton.
Harper*●†..... Harper	Washbon & Washbon.
Hartford*●†..... Lyon	See Emporia.
Hartland*●†.....Kearney	See Garden City.
Haven*●†..... Reno	See Hutchinson.
Havensville*●†. Potta'mie	T. J. Richardson.
▲Hays*●†..... Ellis	REEDER & REEDER.
Hazelton*●†..... Barber	W. C. Alford.
Herington*●†.. Dickinson	THORNTON COOKE.
Herndon*●†..... Rawlins	See Atwood.
▲Hiawatha*●†..... Brown	MEANS & SMITH.
Highland*●†..... Doniphan	JAMES L. ALLEN.
▲Hill City*●†.....Graham	F. D. Turck.
Hillsboro*●†..... Marion	See Marion.
Hoisington*●†..... Barton	J. B. Prose.
Hollenberg*●†Washin'ton	J. T. Thompson.
Hollyrood*●†...Ellsworth	See Ellsworth.
▲Holton*●†..... Jackson	GRANT MITCHELL.
Hope*●†.....Dickinson	See Abilene.
Horace*●†..... Greeley	See Tribune.
Horton*●†..... Brown	MEANS & SMITH.
▲Howard*●†..... Elk	John Marshall.
▲Hoxie*●†.....Sheridan	W. F. SCHULTHEIS.
▲Hugoton*..... Stevens	A. W. Lamkin.
Humboldt*●†..... Allen	G. A. Amos.
Huron*●†.....Atchison	G. W. Stahler.
▲Hutchinson*●†..... Reno	WHITELAW & ROSE.
Idana*●†..... Clay	See Clay Centre.
▲Independence*●† Montg'y	W. N. BANKS.
Inman*●†..... McPherson	See McPherson.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. ●Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
▲Iola*•† ..... Allen	OSCAR FOUST & SON.
Irving*•† ..... Marshall	See Marysville.
Jamestown*•† ..... Cloud	F. E. Lane.
Jewell*•..... Jewell	D. L. Palmer.
▲Johnson*..... Stanton	See Ulysses.
▲Junction City*•†...Geary	W. S. ROARK.
▲Kansas City*•† Wyandotte	MILLER, BUCHAN & MORRIS.
Kensington*•† ..... Smith	J. T. Reed.
Kincaid*•†.....Anderson	S. D. Whittington.
▲Kingman*•† .... Kingman	JOHN E. LYDECKER.
▲Kinsley*•† ..... Edwards	W. N. Beezley.
Kiowa*•†..... Barber	A. L. Herr.
Kirwin*•†.....Phillips	W. R. HOLMES.
▲La Crosse*•†..... Rush	H. L. Anderson.
La Cygne*•†..... Linn	M. F. Leasure.
La Harpe*•†..... Allen	See Humboldt.
▲Lakin*•†..... Kearney	Thorpe & Hoskinson.
Lancaster*•†.... Atchison	See Atchison.
Lane*•†..... Franklin	L. C. Crittendon.
▲Larned*•†..... Pawnee	W. H. VERNON.
▲Lawrence*•†..... Douglas	BROWNELL & POEHLER.
▲Leavenworth*•† Leaven'h	N. E. VAN TUYL. Refers to any bank in the city.
Lebanon*•† ..... Smith	Jas. R. Lewis.
Lebo*•†..... Coffey	E. R. Evans.
Lehigh*•†..... Marion	See Marion.
Lenora*•† ..... Norton	H. R. Tillotson.
Leon*•†..... Butler	Thomas A. Word.
Leona*•†..... Doniphan	See Troy.
Leonardville*•†..... Riley	See Manhattan.
▲Leoti*•† ..... Wichita	W. B. Washington.
Le Roy*•†..... Coffey	C. T. High.
▲Liberal*•† ..... Seward	J. W. Campbell.
▲Lincoln*•†..... Lincoln	George D. Abel.
Lindsborg*•†. McPherson	JOHN F. HANSON.
Linn*•†..... Washington	See Clifton.
Little River*•†..... Rice	See Lyons.
Logan*•† ..... Phillips	T. M. SULLIVAN.
Long Island*•†... Phillips	Giffen Culbertson.
Longton*•†.....Elk	W. C. Boone.
Lost Springs*†.....Marion	See Marion.
Louisburg*•†.....Miami	See Paola.
Lucas*..... Russell	J. C. Ruppenthal, Jr.
▲Lyndon*•† ..... Osage	J. H. Stavely.
▲Lyons*•† ..... Rice	O. E. HOPKINS.
Macksville*•†.... Stafford	See St. Johns.
Madison*•† .. Greenwood	S. F. Wicker.
▲Manhattan*•† ..... Riley	SAMUEL KIMBLE.
▲Mankato*•† ..... Jewell	T. S. Kirkpatrick.
▲Marion*•†..... Marion	THOMAS O. KELLEY.
Marquette*•† .McPherson	J. F. Hanson.
▲Marysville*•†.... Marshall	JOHN A. BROUGHTEN.
McCracken*•†..... Rush	See La Crosse.
McCune*•†.....Crawford	H. M. Ford.
McDonald*•†.....Rawlins	See Atwood.
McLouth*•†.....Jefferson	W. D. Daniels.
▲McPherson*•†McPherson	GEO. W. ALLISON.
▲Meade*•†..... Meade	Louis Boehler.
▲Medicine Lodge*•† Barb'r	A. L. NOBLE.
▲Melvern*•† ..... Osage	I. Farley.
Meriden*•†.....Jefferson	See Oskaloosa.
Miltonvale*•† ..... Cloud	John W. Shay.
▲Minneapolis*•†.... Ottawa	J. C. MURPHY.
Moline*•† ..... Elk	J. K. Glasscock.
Moran* ..... Allen	See Iola.
Morganville*•† ..... Clay	See Clay Centre.
Morrill*•† ... Brown	Nathan Jones.
▲Mound City*•†.....Linn	JOHN C. CANNON.
Moundridge*•†McPhers'n	See McPherson.
Mound Valley*•† Labette	Graham & Beggs.
Mount Hope*•† Sedgwick	G. C. Robbins.
Mulvane*•† ..... Sumner	See Wichita.
Muscotah*•† ..... Atchison	Seneca Heath.
Narka*•† .....Republic	B. H. Speer.
Neodesha*•† .....Wilson	E. D. MIKESELL.
Neosho Falls*•† Woodson	E. Q. Stillwell.
▲Ness City*•† ..... Ness	A. H. Faulks.
Netawaka*•†.....Jackson	Andrew Neal.
▲Newton*•†..... Harvey	PETERS & NICHOLSON.
Nickerson*•† ..... Reno	See Hutchinson.
Norcatur*•†.....Decatur	R. D. Gaston.
North Topeka*•†Shawnee	See Topeka.
▲Norton*•†.....Norton	L. H. WILDER.
Nortonville*•†..Jefferson	L. F. Randolph.
Norwich*•† .....Kingman	See Kingman.
Oakley*•† .....Logan	K. E. Willcockson.
▲Oberlin*•†.....Decatur	TULLY SCOTT.
Oketo*•†.....Marshall	See Marysville.
▲Olathe*•† .....Johnson	PARKER & HAMILTON.
Olsburg*•†.Pottawatomie	See Westmoreland.
Onaga*•†...Pottawatomie	J. W. Dunn.
Oneida*•† .....Nemaha	H. L. Wikoff.
Osage City*•† .....Osage	R. C. Heizer.
Osawatomie*•†.....Miami	See Paola.
▲Osborne*•†..... Osborne	SMITH & NICHOLAS.
▲Oskaloosa*•† .... Jefferson	MORSE & CASEBIER.
▲Oswego*•†.....Labette	M. E. WILLIAMS.
▲Ottawa*•† ..... Franklin	JOHN W. DEFORD.
Overbrook*•† .....Osage	See Lyndon.
Oxford*•† .....Sumner	R. L. Collins.

Town and County.	Name.
Palmer*•† ... Washington	See Clifton.
▲Paola*•†..... Miami	B. T. RILEY.
Parker*•† ..... Linn	See Iola.
Parsons*•† ..... Labette	E. O. ELLIS.
Pawnee Rock*•†..Barton	J. W. Ratcliffe.
Peabody*•† .....Marion	C. M. Clark.
Perry*•† .....Jefferson	A. D. Haynes.
▲Phillipsburg*•†...Phillips	C. A. Lewis.
Pittsburg*•† ... Crawford	CAMPBELL & CAMPBELL.
Plainville*•† .....Rooks	See Stockton.
Pleasanton*•†.....Linn	Blue & Riggs.
Pomona*•† .....Franklin	See Ottawa.
Powhattan*•† .....Brown	See Hiawatha.
▲Pratt*•† ..... Pratt	J. Q. THOMPSON.
Pretty Prairie*•†....Reno	See Hutchinson.
Quenemo*•† ..... Osage	C. H. Leonard.
Quinter*•..... Gove	See Gove City.
Randall*•† .....Jewell	See Mankato.
Randolph*•† ..... Riley	See Manhattan.
Republic*•†.....Republic	See Scandia.
Reserve*•†..... Brown	See Hiawatha.
▲Richfield*†..... Morton	G. Porter Craddock.
Richland*•† .....Shawnee	See Rossville.
Richmond*•†....Franklin	See Ottawa.
Riley*•†..... Riley	J. B. Rairden.
Robinson*•† .....Brown	F. M. Pearl.
Rossville*•† .....Shawnee	See North Topeka.
▲Russell*•† ..... Russell	J. C. Ruppenthal.
▲Russell Springs*....Logan	Charles L. Kagey.
Sabetha*•† .....Nemaha	Nathan Jones.
▲Salina*•† .....Saline	R. A. LOVITT.
▲Santa Fe*.....Haskell	See Ulysses.
Scandia*•†.....Republic	J. P. Hafon.
▲Scott*•† .....Scott	T. A. JENKINS.
▲Sedan*•† ..... Chautauqua	Fitzpatrick & Shukera.
Sedgwick*•† .....Harvey	C. L. Foster.
▲Seneca*•† .....Nemaha	S. K. WOODWORTH.
Severance*•† .. Doniphan	W. H. H. Curtis.
Severy*•† .... Greenwood	See Eureka.
▲Sharon Springs*•† Wallace	B. G. Hurlbert.
Simpson* .....Mitchell	See Beloit.
▲Smith Center*•†.... Smith	L. C. Uhl.
Soldier*•† .....Jackson	V. H. McDonald.
Solomon*•† ... Dickinson	See Abilene.
South Haven*•† ..Sumner	Austin Aikins.
Spring Hill*•†.....Johnson	See Olathe.
Stafford*•† .....Stafford	C. G. WEBB.
Sterling*•† ..... Rice	FRED P. GREEN.
▲St. Francis*•† ..Cheyenne	J. L. Finley
▲St. John*•†.....Stafford	Moseley & Dixon.
St. Mary's*•†.Pottawato'e	G. W. Mackay.
St. Paul*†.....Neosho	See Erie.
▲Stockton*•† .....Rooks	W. B. HAM.
Strong*•† ..... Chase	See Cottonwood Falls.
Summerfield*•† . Marshall	T. J. Madden.
Sylvan Grove*•† .Lincoln	H. W. Rahmeier.
Sylvia*•†..... Reno	See Hutchinson.
▲Syracuse*•†.... Hamilton	U. T. Tapscott.
Tescott*•† .....Ottawa	See Minneapolis.
Thayer*•†..... Neosho	S. W. Brewster.
Tonganoxie*•†Leavenw'h	S. J. McNaughton.
¶▲Topeka*•† .....Shawnee	MILTON BROWN, Crawford Bldg. Collections, depositions, and general practice.
" ..... "	ROSSINGTON, SMITH & HISTED. Attorneys for First National Bank and Merchants National Bank.
" ..... "	J. G. SLONECKER. Attorney for the Topeka Milling Co., and Topeka Railway Co.
" ..... "	VALENTINE, GODARD & VALENTINE, Real Estate Bldg. General law practice.
Toronto*•† .....Woodson	F. M. Sutton.
▲Tribune*•† .....Greeley	W. M. Glenn.
▲Troy*•†..... Doniphan	C. C. Camp.
Turon*•† ..... Reno	M. H. Potter.
Udall*•†..... Cowley	See Winfield.
▲Ulysses*•†..... Grant	T. W. Marshall.
Valley Falls*•† .Jefferson	G. W. McCAMMON.
Vermillion*•† ...Marshall	See Frankfort.
Vliets*•† ..... Marshall	See Frankfort.
▲WaKeeney*•†..... Trego	Allen Cox.
Wakefield*•†..... Clay	See Clay Centre.
Walnut*•† ..... Crawford	See Girard.
Wamego*•† .Pottawato'e	D. V. Sprague.
▲Washington*•† . Wash't'n	CHARLES SMITH.
Waterville*•†.....Marshall	E. A. Berry.
Wathena*•† .....Doniphan	See Troy.
Waverly*•† ..... Coffey	H. L. COOPER.
Weir*•† .....Cherokee	M. F. Compton.
▲Wellington*•† ..... Sumner	C. E. ELLIOTT.
Wellsville*•† .....Franklin	T. J. Gregory.
▲Westmoreland*.Pottaw'e	Hick & Badgley.
Westphalia*•† . Anderson	See Garnett.
Wetmore*•† .....Nemaha	M. DeForest.
Wheaton*•† Pottawato'le	See Onaga.

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Town and County.	Name.
White City*† .....Morris	O. L. McKillip.
White Cloud*†Doniphan	A. S. Brewster.
Whitewater*†.....Butler	P. E. Ashenfelter.
Whiting*† .....Jackson	See Holton.
▲Wichita*† .....Sedgwick	HOUSTON & BROOKS. Attorneys for Kansas National Bank.
" ..... "	THORNTON W. SARGENT. Refers to Kansas National Bank.
Williamsburg*†Franklin	J. R. Finley.
Willis*† .....Brown	Jesse Henney.
Wilson*† .....Ellsworth	See North Coover.
Winchester*† .Jefferson	See Valley Falls.
▲Winfield*† .....Cowley	HACKNEY & LAFFERTY.
▲Yates Center*† Woodson	S. C. HOLMES.

KENTUCKY.

Town and County.	Name.
Adairville*† .....Logan	J. B. Grubbs.
▲Albany* .....Clinton	M. L. Jarvis.
▲Alexandria* .....Campbell	See Newport.
Allensville*† ..... Todd	R. F. Allensworth.
Ashland*† .....Boyd	D. W. STEELE, JR.
Auburn*† .....Logan	See Russellville.
Augusta*† .....Bracken	Geo. Doniphan.
Bagdad*• .....Shelby	See Shelbyville.
▲Barbourville*† ....Knox	S. B. Dishman.
▲Bardstown*† .....Nelson	JOHN S. KELLEY.
▲Bardwell*† .....Carlisle	J. E. Bridgwater.
Beard*• .....Oldham	See La Grange.
▲Beattyville*† .....Lee	H. H. HARRIS.
Beaver Dam*† .....Ohio	See Hartford.
▲Bedford* .....Trimble	L. F. Zerfoss.
▲Benton*† .....Marshall	J. W. Dycus.
Berry*† .....Harrison	See Cynthiana.
Bloomfield*† .....Nelson	See Bardstown.
▲Booneville* ..... Owsley	C. W. Hogg.
▲Bowling Green*†Warren	MITCHELL & DU BOSE.
▲Brandenburg* ..... Meade	J. H. Trent, Jr.
▲Brookville*• .....Bracken	H. P. Willis.
▲Brownsville* ..Edmonson	James S. Lay.
Burgin*† ..... Mercer	W. T. Ewing.
▲Burkesville* .Cumberland	Sandidge & Sandidge.
▲Burlington*† ..... Boone	F. Riddell.
Burnside* ..... Pulaski	See Somerset.
Butler*† .....Pendleton	See Falmouth.
▲Cadiz* .....Trigg	FENTON SIMS.
▲Calhoun* ..... McLean	William B. Noe.
Campbellsburg*† ..Henry	See New Castle.
▲Campbellsville*† ..Taylor	J. R. Robinson.
▲Campton* .....Wolfe	A. H. Stamper.
Caneyville*† .... Grayson	N. C. Tilford.
▲Carlisle*† ..... Nicholas	Thomas Owens.
▲Carrollton*• .....Carroll	WINSLOW & WINSLOW.
▲Catlettsburg*† .....Boyd	Thomas R. Brown.
Cave City*† .....Barren	J. Robert White.
Central City*† .Muhl'berg	J. V. Thomas, Jr.
Clay City*† .....Powell	See Stanton.
▲Clinton*† ..... Hickman	J. M. BRUMMAL & SON.
Cloverport*† Breck'ridge	J. R. Skillman.
Columbia* ..... Adair	Baker & Winfrey.
Columbus*† .... Hickman	See Clinton.
Corbin*† ..... Whitley	See Williamsburg.
Corinth*† ..... Grant	See Williamstown.
Corydon*† ....Henderson	Merritt & Alvis.
Covington*† ..... Kenton	ERNST & CASSATT. Refer to German National Bank.
" ..... "	FURBER & JACKSON. Refer to Farmers & Traders National Bank.
Crittenden*† .....Grant	B. F. Menefee.
▲Cynthiana*† .... Harrison	EVANS & PETERSON.
▲Danville*† ..... Boyle	R. T. QUISENBERRY.
Dawson Springs*Hopkins	See Madisonville.
▲Dixon* .....Webster	F. M. Baker.
Dry Ridge*† .....Grant	J. G. Blackburn.
▲Eddyville*† .....Lyon	T. J. Watkins.
▲Edmonton* .....Metcalfe	J. C. Muncie.
▲Elizabethtown*† . Hardin	S. H. BUSH.
▲Elkton*† .....Todd	JAMES R. MALLORY.
Eminence*† .....Henry	J. C. Gordon.
Erlanger*† ..... Kenton	S. M. Adams.
Fairfield* ..... Nelson	See Bardstown.
▲Falmouth*† ....Pendleton	L. T. Applegate.
▲Flemingsburg*† Fleming	J. H. Power.
Fordsville*† .....Ohio	See Hartford.
¶▲Frankfort*† .. Franklin	D. W. & JOHN B. LINDSEY.
▲Franklin*† ..... Simpson	A. S. WALKER.
▲Frenchburg ..... Menifee	L. T. Hovermale.
Fulton*† ..... Fulton	Ed. Thomas.
▲Georgetown*† .....Scott	VICTOR F. BRADLEY.
Germantown*... Bracken	See Brookville.
Ghent*• ..... Carroll	James O. Bersatt.
▲Glasgow*• ..... Barren	W. L. Porter.
Glencoe*† ..... Gallatin	See Warsaw.
▲Grayson*† ..... Carter	H. D. Gregory.
▲Greensburg*† ..... Green	W. F. CANTRILL.
▲Greenup*† ..... Greenup	W. F. Worthington.
▲Greenville*† Muhlenberg	Wickliffe & Johnson.
Guthrie*† .....Todd	See Elkton.
Hanson*• .....Hopkins	See Madison.
▲Hardinsburg*† .Bre'ridge	Morris Eskridge & Son.
▲Harlan* .....Harlan	B. M. Lee.
▲Harrodsburg*† ....Mercer	W. W. STEPHENSON.
▲Hartford* .....Ohio	J. S. GLENN.
▲Hawesville*† ... Hancock	G. D. Chambers.
▲Hazard* .....Perry	John Baker.
▲Henderson*† . Henderson	YEAMAN & YEAMAN.
▲Hickman*† .....Fulton	A. W. Lindsay.
▲Hindman* ..... Knott	W. W. Baker.
▲Hodgensville*† ...La Rue	D. H. Smith.
▲Hopkinsville*† .Christian	JOHN T. EDMUNDS.
Horse Cave*† ..... Hart	See Munfordville.
Hustonville* .....Lincoln	See Stanford.
▲Hyden* ..... Leslie	J. M. Bicknell.
▲Independence* ....Kenton	JOHN L. VEST.
▲Irvine*† ..... Estell	Ridell & Ridell.
Irvington*†Breck'ridge	See Hardinsburg.
▲Jackson*† .....Breathitt	G. W. FLEENOR.
▲Jamestown* ..... Russell	Meadows & Garnett.
Jonesville* .....Owen	See Owenton.
Kelsey* .....Caldwell	See Princeton.
Kuttawa*† ..... Lyon	Molloy & Utley.
Lafayette* ..... Christian	See Hopkinsville.
▲LaGrange*† .....Oldham	A. T. Ladd.
▲Lancaster*† .....Garrard	Wm. Herndon.
▲Lawrenceburg*†And'son	F. R. FELAND.
▲Lebanon*† ..... Marion	J. McCHORD.
Lebanon Junc.*† .Bullitt	Robert Zimmerman.
▲Litchfield*† .....Grayson	J. S. Wortham.
Lewisburg*† ..... Logan	J. C. Sneed.
Lewisport*† .... Hancock	B. H. Poindexter.
▲Lexington*† ..... Fayette	THORNTON & KERR, Attorneys for Second National Bank.
▲Liberty* ..... Casey	Stone & Stone.
Livermore*† .....McLean	See Calhoun.
▲London*† ..... Laurel	W. S. JACKSON.
▲Louisa*† ..... Lawrence	A. J. Garred.
▲Louisville*† ....Jefferson	BARNETT & BARNETT. Attorneys for Louisville National Banking Co. and German Bank.
" ..... "	GORDON & GORDON, Rooms 503 and 505 Equitable Bldg. Refer to Columbia Finance & Trust Co.
" ..... "	GRUBBS & GRUBBS, Kenyon Bldg. Refer to American National Bank.
" ..... "	LEOPOLD & PENNEBAKER, Kentucky Title Bldg. Attorneys for Postal Telegraph-Cable Co. and First National Bank.
" ..... "	ERNEST MACPHERSON, Louisville Trust Bldg. Attorney for Bradstreet's Co.
▲Madisonville*† ..Hopkins	MAURICE K. GORDON.
▲Manchester* ..... Clay	W. B. Hansford.
▲Marion*† .... Crittenden	James & James.
▲Mayfield*† ..... Graves	Lee & Hester.
▲Maysville*† ..... Mason	L. W. ROBERTSON.
▲McKee* ..... Jackson	M. A. Holcomb.
Middlesboro*† ..... Bell	M. H. RHORER.
Midway*† .... Woodford	Richard Godson.
Millersburg*† .. Bourbon	See Paris.
Monterey* ..... Owen	T. J. Hardin.
▲Monticello* ..... Wayne	John W. Tuttle.
▲Morehead*† ..... Rowan	J. G. Whitt.
▲Morganfield*† ..... Union	P. B. MILLER.
▲Morgantown* ..... Butler	GUFFY & WHALIN
▲Mt. Olivet* .... Robertson	O. S. Deming.
▲Mt. Sterling*† Montg'ery	T. J. BIGSTAFF.
▲Mt. Vernon*† Rockcastle	C. C. Williams.
▲Munfordville*† ..... Hart	H. A. Watkins.
▲Murray*† ..... Calloway	G. C. DIUGUID.
▲New Castle*• ..... Henry	W. W. Turner.
New Haven*† ..... Nelson	See Bardstown.
New Liberty* ..... Owen	See Owenton.
Newport*† ..... Campbell	AUBREY BARBOUR.
▲Nicholasville*† .Jes'mine	B. P. CAMPBELL.
No. Middletown* Bourbon	See Paris.
▲Owensboro*† .... Daviess	WEIR & WEIR.
Owenton*† ..... Owen	Lindsay & Botts.
▲Owingsville*• ..... Bath	R. Gudgell & Son.
▲Paducah*† ...McCracken	GREER & REED.
▲Paintsville* ..... Johnson	J. E. Buckingham.
▲Paris*† ..... Bourbon	CLIFTON ARNSPARGER.
Pembroke*† ... Christian	See Hopkinsville.
Perryville* ..... Boyle	See Danville.
Petersburg* ..... Boone	See Burlington.
▲Pikeville* ..... Pike	W. O. B. RATLIFF.
▲Pineville*† ..... Bell	O. V. RILEY.
Pleasureville*• ..... Henry	See New Castle.
Port Royal* ..... Henry	See New Castle.
▲Prestonsburg* ..... Floyd	F. A. Hopkins.
▲Princeton*† .... Caldwell	WM. MARBLE.
Providence*† ....Webster	E. Jennings.

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Town and County.	Name.
▲Richmond*•† ....Madison	J. A. SULLIVAN.
Rochester* .....Butler	Newton Belcher.
▲Russellville*•† .....Logan	H. S. McCUTCHEN.
Sacramento* .....McLean	E. B. McEwen.
Sadieville•† .....Scott	See Georgetown.
▲Salyersville*..... Magoffin	E. L. Stephens.
▲Sandyhook* .....Elliott	J. B. Hannah.
▲Scottsville*• .....Allen	T. B DIXON.
Sebree*•† .....Webster	See Dixon.
Sharpsburg*..... Bath	J. C. Nelson.
▲Shelbyville*•† .....Shelby	J. C. BECKHAM.
▲Shepherdsville*•†..Bullitt	J. F. Combs.
Slaughterville•†. Webster	See Dixon.
▲Smithland*•...Livingston	Charles H. Webb.
Smith's Grove*•†. Warren	See Bowling Green.
▲Somerset*•† .....Pulaski	O. H. & R. B. WADDLE.
Sonora*•† .....Hardin	See Elizabethtown.
▲Springfield*•†Washington	T. W. Simms, Jr.
Stamping Ground*•†Scott	See Georgetown.
▲Stanford*•†.....Lincoln	J. S. OWSLEY, JR.
▲Stanton*•†.....Powell	O. A. Lyle.
Sturgis*•. .....Union	J. Mack Thompson.
Sulphur*•..... Henry	See New Castle.
▲Taylorsville*•.... Spencer	L. W. Ross.
▲Tompkinsville*.. Monroe	Richardson & Carter.
Trenton*•†..... Todd	O. W. Wilson.
Uniontown*•..... Union	Robert G. Byrne.
▲Vanceburg*•†..... Lewis	W. C. Halbert.
▲Versailles*•†.. Woodford	D. L. THORNTON.
Vine Grove*•†..... Hardin	See Elizabethtown.
Waddy*•†..... Shelby	See Shelbyville.
Walton*•†..... Boone	See Burlington.
Warfield ..... Martin	See Inez.
▲Warsaw*..... Gallatin	L. L. Tiller.
▲West Liberty*....Morgan	Lacy & Fogg.
West Louisville...Daviess	See Owensboro.
Wheatley*..... Owen	See Owenton.
▲Whitesburg*..... Letcher	D. D. Fields & Son.
Whitesville*•†....Daviess	See Owensboro.
▲Wickliffe*•†..... Ballard	BUGG & WICKLIFFE.
▲Williamsburg*•†. Whitley	SHARP & SILER.
▲Williamstown*•†...Grant	M. D. Gray.
Wilmore*•†.... Jessamine	See Nicholasville.
▲Winchester*•†..... Clark	LEELAND HATHAWAY.
Wingo*•†..... Graves	Frank A. Lucas.
Worthville*•†.....Carroll	See Carrollton.

LOUISIANA.

Town and County.	Name.
▲Abbeville*•... Vermilion	W. B. White.
▲Alexandria*•†....Rapides	L. J. HACKENYOS.
▲Amite*•†.....Tangipahoa	Boliver Edwards.
▲Arcadia*•†..... Bienville	Dorman & Reynolds.
▲Bastrop*•†....Morehouse	James Bussey.
¶▲Baton Rouge*•† E. Ba. R.	THOS. J. KERNAN.
BayouSara*•†W. Feliciana	See St. Francisville.
Bellevue..... Bossier	See Benton.
▲Benton*•†..... Bossier	Joannes Smith.
Bunkie*•† ..... Avoyelles	See Markesville.
▲Cameron*..... Cameron	See Lake Charles.
▲Clinton*•†. East Feliciana	J. D. WALL.
▲Colfax*..... Grant	J. A. Williams.
▲Columbia*•†....Caldwell	A. B. Hundley.
▲Convent*•†..... St. James	See New Orleans.
▲Coushatta*.....Red River	W. A. Wilkinson.
▲Covington*•† St. Tam'any	J. M. Burns.
▲Crowley*•†..... Acadia	STORY & PUGH.
▲Donaldsonville*•†Asc'n'n	E. N. PUGH.
▲Edgard. St. John the Bapt.	See Mount Airy.
▲Farmerville*..... Union	R. B. Dawkins.
▲Floyd*..... West Carroll	Gray & McIntosh.
▲Franklin*•†..... St. Mary	D. CAFFERY & SON.
▲Franklinton*†Washin'ton	Gordon W. Goodbee.
▲Greensburg*...St. Helena	W. C. Pipkin.
▲Gretna*..... Jefferson	See New Orleans.
▲Hahnville..... St. Charles	See New Orleans.
Hammond*•† Tangipahoa	J. W. Sentell.
▲Harrisonburg*. Catahoula	See Natchez, Miss.
▲Homer*†..... Claiborne	J. W. HOLBERT.
▲Houma*•†....Terre Bonne	Suthon & Wallis.
Jeanerette*•†..... Iberia	See New Iberia.
Jennings*•†..... Calcasieu	C. R. Cline.
▲Lafayette*•†.... Lafayette	Charles D. Caffery.
▲Lake Charles*•† Calcasieu	C. A. McCOY.
▲Lake Providence*•†E. Car'l	Ransdell & Ransdell.
▲Leesville*•†..... Vernon	See Many.
▲Mansfield*•†..... De Soto	Elam & Egan.
▲Many*•†..... Sabine	W. P. Good.
▲Marksville*•†.. Avoyelles	JOFFRION & JOFFRION.
Minden*•†..... Webster	L. K. Watkins.
▲Monroe*•†.... Ouachita	STUBBS & RUSSELL.
Morgan City*•†...St. Mary	See Franklin.
▲Napoleonville*Assumpt'n	L. U. Folse & Son.
▲Natchitoches*•† Nat'ches	SCARBOROUGH & CARVER.
▲New Iberia*•†.....Iberia	WEEKS & WEEKS.
▲New Orleans*•†.. Orleans	HARRY H. HALL, 807 Common St. Corporation, probate, and commercial law. Refers to Whitney National Bank.
" ..... "	EDWIN T. MERRICK, 836 Gravier St. Refers to Hibernia National Bank, and Louisiana National Bank. Attorney for Commercial National Bank.
" ..... "	RICHARDSON & SOULE, Morris Bldg. Attorneys for New Orleans National Bank.
" ..... "	SAUNDERS & GURLEY. Attorneys for Whitney National Bank, Union Nat'l Bank, New Orleans Cotton Exchange, and Edison Electric Co.
" ..... "	J. ZACH SPEARING, Masonic Temple. Refers to Whitney National Bank.
▲Newroads* Pointe Coupee	W. C. Carruth.
▲Opelousas*•†..St. Landry	WM. J. SANDOZ.
Patterson*•†.....St. Mary	See Franklin.
▲Plaquemine*•†.. Iberville	HEBERT & HEBERT.
▲Pointe a la Hache* Plaquemines	See New Orleans.
▲Fort Allen*•† W. Baton R.	See Baton Rouge.
Rayne*•†..... Acadia	See Crowley.
▲Rayville*•†..... Richland	See Monroe.
▲Ruston*•†..... Lincoln	J. B. Halstead.
▲Shreveport*•†.....Caddo	ALEXANDER & WILKINSON
▲Sparta* .....Bienville	J. J. Sprawls.
▲Springville.... Livingston	See Springfield.
▲St Bernard...St. Bernard	A. Estopional, Jr.
▲St. Francisv'le*W. Feliciana	Robert Montgomery.
▲St. Joseph*•..... Tensas	Young & Young.
▲St. Martinville*•St. Martin	Martin & Voorhies.
▲Tallulah*•†..... Madison	Stone & Holmes.
▲Thibodaux*•†. Lafourche	THOMAS A BODEAUX.
▲Vernon* ..... Jackson	N. M. Smith.
▲Vidalia*•†..... Concordia	Philip Hough.
Washington*•† St. Landry	See Opelousas
Whitecastle*•†... Iberville	William J. Gahan,
▲Winnfield*..... Winn	See Natchitoches.
▲Winnsboro*•†...Franklin	C. L. Berry.

MAINE.

Town and County.	Name.
▲Alfred*•† ..... York	Samuel M. Came.
▲Auburn*•†. Androscoggin	OAKES, PULSIFER & LUDDEN
¶▲Augusta*•† ... Kennebec	HEATH & ANDREWS.
▲Bangor*•†..... Penobscot	CHAPMAN & WORSTER.
Bar Harbor*•† ..Hancock	JOHN A. PETERS, JR.
▲Bath*•†..... Sagadahoc	JOSEPH M. TROTT.
▲Belfast*•† ..... Waldo	R. F. DUNTON.
Bethel*•†..... Oxford	Herrick & Park.
Biddeford*•†..... York	EDWIN STONE.
BoothbayHarbor*Lincoln	C. R. Tupper.
Brewer*•† .....Penobscot	F. A. Floyd.
Bridgton*•†. Cumberland	D. P. & D E. Chaplin.
Brunswick*•†Cumberland	BARRETT POTTER.
Buckfield*•†..... Oxford	See Canton.
Bucksport*•†..... Hancock	O. F. Fellows.
▲Calais*•†.....Washington	GEORGE R GARDNER
Camden*•†..... Knox	REUEL ROBINSON.
Canton*•†..... Oxford	JOHN P. SWASEY.
Caribou*•† ....Aroostook	B. L. FLETCHER.
Corinna*•†.....Penobscot	See Bangor.
Damariscotta*•†. Lincoln	Pierce & Hall.
Dexter*•† ..... Penobscot	L. B. WALDRON.
▲Dover*•†..... Piscataquis	O. M. Robinson.
Eastport*•† . Washington	S. D. Leavitt.
▲Ellsworth*•†.... Hancock	J. A. PETERS, JR.
Fairfield*•† .....Somerset	T. E. McFadden.
▲Farmington*•† . Franklin	J. C. HOLMAN.
Ft. Fairfield*•†Aroostook	Herbert T. Powers.
Freeport*•†...Cumberland	See Yarmouth.
Fryeburg*•†..... Oxford	E. E. Hastings.
Gardiner*•†..... Kennebec	JOHN W. FOSTER.
Gorham*•†.. Cumberland	John A. Waterman.
Guilford*•† .. Piscataquis	Henry Hudson.
Hallowell*•† ... Kennebec	See Augusta.
Hartland*•†.....Somerset	H. W. Stewart.
▲Houlton*•†..... Aroostook	POWERS & POWERS.
Kennebunk*•† ..... York	W. L. Dane.
Kingfield*•..... Franklin	H. S. Wing.
Lewiston*•†. Androscog'n	NEWELL & SKELTON.
" ..... "	WHITE & CARTER.
Limerick* ..... York	Frank M. Higgins.
Lisbon Falls*•†. And'c'g'n	H. E. Coolidge.
LivermoreFalls*•†A'd'gin	John H. Maxwell.
▲Machias*•†....Washington	C. B. DONNEWORTH.
Madison*•†.....Somerset	C. A. Wilber.
McKinley*•† ..... Hancock	E. Webster French.
MechanicFalls*•† And'g'n	J. M. Libby.
New Castle*•†..... Lincoln	Hilton & Hilton.
Newport*•†.....Penobscot	J. M. Sanborn.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
North Berwick*†...York	N. Hobbs.
Norway*†.....Oxford	A. S. Kimball.
Oakland*†.....Kennebec	George W. Field.
Oldtown*†.....Penobscot	JOSEPH F. GOULD.
▲Paris*† .....Oxford	See South Paris.
Phillips*†.....Franklin	F. E. Timberlake.
Pittsfield*†.....Somerset	J. W. Manson.
▲Portland*† .Cumberland	SETH L. LARRABEE. General law practice. Attorney for Chapman National Bank.
" ..... "	WILLIAM H LOONEY. Refers to Portland National Bank.
" ..... "	PAYSON & VIRGIN. Attorneys for Merchants' Nat'l Bank and H. M. Payson & Co., bankers.
" ..... "	B. D. & H. M. VERRILL. Attorneys for Casco National and Canal National banks.
Presque Isle*†Aroostook	George H. Smith.
Richmond*†..Sagadahoc	W. T. Hall.
▲Rockland*† .....Knox	EDWARD B. MACALLISTER.
Rockport*† .....Knox	See Camden.
Rumford Falls*†.Oxford	H. E. Stearns.
Saco*† .....York	COLLEY & WORMWOOD.
Sanford*† .....York	FRED J. ALLEN.
Searsport*† .....Waldo	W. T. C. Runnels.
▲Skowhegan*† ..Somerset	GEORGE W. GOWER.
South Berwick*†.....York	G. C. Yeaton.
South Paris*†.....Oxford	WILSON & GRAY.
Thomaston*† .....Knox	J. H. H. HEWITT.
Tremont* .....Hancock	E. W. French.
Waldoboro*† .....Lincoln	O. D. Castner.
Waterville*†..Kennebec	C. W. HUSSEY.
Westbrook*† Cumberla'd	Wm. Lyons.
West Buxton*.....York	Charles E. Weld.
Wilton*†.....Franklin	C. N. Blanchard.
Winthrop*† ...Kennebec	C. C. Stevens.
▲Wiscasset*†•.....Lincoln	GEORGE B. SAWYER.
Yarmouth*† Cumberland	G. F. McQuillan.
York Village*†.....York	James T. Davidson.

Town and County.	Name.
▲Laplata*† .....Charles	Walter J. Mitchell.
Laurel*•† Prince George's	C. H. Stanley.
▲Leonardtown*...St. Mary	D. C. Hammitt.
Lonaconing*† ...Allegany	D. LINDLEY SLOAN.
Manchester* .....Carroll	See Westminster.
Middletown*...Frederick	Emory L. Coblentz.
Mount Airy*† .... Carroll	See Westminster.
Myersville*....Frederick	Joseph W. Gaver.
New Windsor*•...Carroll	Lewis Diehlman.
North East*† .....Cecil	See Elkton.
▲Oakland*† .....Garrett	JULIUS C. RENNINGER.
Oxford*† .....Talbot	W. H. Adkins.
Pocomoke City*•† W'r'st'r	C. O. Melvin.
Port Deposit*† .....Cecil	Philip R. Bond.
Port Tobacco*•...Charles	See Laplata.
▲Prince Fredericktown* Calvert	John B. Gray.
▲Princess Anne*•†Som'rset	GORDON TULL.
Queenstown*•Queen An'e	See Centerville.
Rising Sun*† .....Cecil	See Elkton.
▲Rockville*•† Montgomery	Talbott & Talbott.
▲Salisbury*•† ....Wicomico	JAMES E. ELLEGOOD.
Sandy Spring*†.M'tg'm'ry	See Rockville.
Sharpsburg*†..Wash'ton	See Hagerstown.
Smithsburg*† . Wash'ton	See Hagerstown.
▲Snow Hill*†...Worcester	R. D. JONES.
St. Michaels*†.....Talbot	W. D. J. Morris.
Taneytown*†.....Carroll	Bond & Parke.
Taylors Island*Dorch'ster	See Cambridge.
Thurmont*†...Frederick	See Frederick.
▲Towson*† .....Baltimore	Z. Howard Isaac.
Trappe*† .....Talbot	See Easton.
Union Bridge*† ..Carroll	See Westminster.
Union Mills*.....Carroll	See Westminster.
Uniontown*.....Carroll	See Westminster.
▲Upper Marlboro*†Pr.Geo.	Magruder & Wilson.
Westminster*† ... Carroll	JOHN M. REIFSNIDER.
Williamsport*•† Wash'ton	See Hagerstown.
Woodsboro*† .Frederick	See Frederick.

MARYLAND.

Aberdeen*•† .....Harford	Septimus Davis.
¶▲Annapolis*•†Anne Ar'd'l	JAMES M. MUNROE.
Baltimore*†•...Baltimore	BROWN & BRUNE, 222 St. Paul St. Counsel in bank and corporation matters.
" ..... "	ELLIOTT & HOFFMAN, Equitable Building. *Our specialty:* Mercantile law and collections.
" ..... "	N. RUFUS GILL & SONS, 215 St. Paul St. Commercial litigation and collections. Attorneys for Old Town Bank.
" ..... "	HINKLEY & MORRIS, 215 North Charles St. Prompt attention to collections. Reference: National Union Bank.
" ..... "	FIELDER C. SLINGLUFF, Fidelity Bldg. Attorney for Baltimore Traction Co.
Barton*† .....Allegany	See Cumberland.
▲Bel Air*•†.....Harford	STEVENSON A. WILLIAMS.
Berlin*•† ..... Worcester	Calvin B. Taylor.
Brunswick*† ..Frederick	Glen H. Worthington.
▲Cambridge*•† Dorchester	THOMAS W. SIMMONS.
Canton*† .....Baltimore	See Baltimore.
Catonsville*•†..Baltimore	See Baltimore.
▲Centerville*•† Queen An'e	Philemon B. Hopper.
▲Chestertown*•† .....Kent	H. W. VICKERS.
Cockeysville*•† Baltimore	Robt. H. Bussey.
Crisfield*•†.....Somerset	Clarence P. Lankford.
▲Cumberland*•†..Allegany	D. LINDLEY SLOAN.
Delmar .....Sussex	(P.O. Delmar, Del.) See Salisbury.
▲Denton*•† .....Caroline	Henry R. Lewis.
Dickeyville*...Baltimore	See Baltimore.
▲Easton*•† .....Talbot	WM. H. ADKINS.
▲Elkton*•† ..... Cecil	L. MARSHALL HAINES.
Ellicott City*•† ..Howard	John G. Rogers.
Emmittsburg*•† Fr'd'rick	E. L. Rowe.
Federalsburg*•† Caroline	See Denton.
▲Frederick*•†...Frederick	E. S. IICHELBERGER.
Frostburg*•†.....Allegany	Clayton Purnell.
Gaithersb'rg*•† M'tg'm'ry	Talbott & Talbott.
▲Hagerstown*•† Wash'gt'n	ARMSTRONG & SCOTT.
Hancock*•† ..Washington	See Hagerstown.
Havre de Grace*•† H'r'f'rd	P. L. Hopper.
Hyattsville*•†Prince Geo.	WELLS & WELLS.

MASSACHUSETTS.

Abington*•† ...Plymouth	Coughlan Bros.
Adams*•† .....Berkshire	F. H. B. Munson.
Amesbury*•†.....Essex	George W. Cate.
Amherst*•† ...Hampshire	W. Hamlin.
Andover*•†.....Essex	George H. Poor.
Arlington*•†...Middlesex	J. A. Bailey, Jr.
Ashburnham*•† Worc'st'r	See Fitchburg.
Athol*•† .....Worcester	GEORGE W. HORR, LL.B.
Athol Center*.Worcester	See Athol.
Attleboro*•† .....Bristol	FRANK I. BABCOCK.
Ayer*•† .....Middlesex	Warren H. Atwood.
Baldwinsville*•† Wo'c'st'r	Edward L. Hill.
▲Barnstable*•† .Barnstable	THOMAS C. DAY.
Barre*•† .....Worcester	Mawbey & Johnson.
Belmont*•† .....Middlesex	J. F. Buckley.
Beverly*•† .....Essex	L. H. WARDWELL.
¶▲Boston*•†.....Suffolk	HERBERT L. BAKER, 30 Court St. Refers to Beacon Trust Co.
" ..... "	JOHN HASKELL BUTLER, 244 Washington St. General practice. References: Winthrop Nat. Bk. and Old Colony Tr. Co.
" ..... "	WM. E. L. DILLAWAY & H. M. BURTON, Tremont Bldg. Refer to Boylston National Bank and Mechanics National Bank.
" ..... "	WM. H. PREBLE, Sears Bldg. Commercial litigation, collections, and insolvency cases a specialty. Refers to Wheeler & Wilson Mfg. Co., Boston.
" ..... "	AUGUSTINE H. READ. The only Commissioner given for Boston. 20 Devonshire St. Depositions carefully taken. Refers to Continental Nat. Bk.
" ..... "	W. F. & W. S. SLOCUM, Herald Bldg. Corporation, commercial, probate and insolvency practice, depositions taken. Refer to National Hide and Leather Bank.
" ..... "	SPRAGUE & MESSER, Equitable Bldg. Attorneys for the National Bank of the Republic.
Bridgewater*•† Plymouth	George W. Folsom, Jr.
Brockton*•† ....Plymouth	HERBERT H. CHASE.
Brookline*•† .... Norfolk	A. L. Lincoln, Jr.
Cambridge*•† . Middlesex	CHARLES A. WHITTEMORE.
Cambridgeport*•† Mid'sex	See Cambridge.
Canton*•† .....Norfolk	See Dedham.

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▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Chelsea*† .....Suffolk	WILLIAM M. NOBLE, address 53 State Street, Boston.
Chicopee*† ....Hampden	Luther White.
ChicopeeFalls*†.Hamp'n	James H. Loomis.
Clinton*† .....Worcester	EDMOND A. EVANS.
Cohasset*† .....Norfolk	Louis T. Cushing.
Concord*† ....Middlesex	Prescott Keyes.
Conway*† .....Franklin	See Greenfield.
Danvers*† .....Essex	Daniel N. Crowley.
▲Dedham*†.....Norfolk	D. G. HILL.
East Bridgewater*†Ply'th	R. O. Harris.
East Cambridge*†Mid'e'x	See Cambridge.
Easthampton*†Hamps're	Edward L. Shaw.
East Weymouth*†Norf'k	See Weymouth.
▲Edgartown*† ..... Dukes	B. T. Hillman.
Essex*† .....Essex	See Gloucester.
Everett*† .....Middlesex	See Lowell.
Fairhaven*† .....Bristol	J. L. Gillingham.
▲Fall River*†.....Bristol	JACKSON, SLADE & BORDEN. Attorneys for Fall River National Bank and Second National Bank.
Falmouth*† ..Barnstable	See Barnstable.
▲Fitchburg*† ..Worcester	A. Z. GOODFELLOW.
Florence*† ....Hampshire	See Northampton.
Foxboro*† .....Norfolk	E. C. CORNEY.
Framingham*†. Mid'esex	WALTER ADAMS.
Franklin*† .....Norfolk	Wiggins & Doe.
Gardner*† ....Worcester	PIERCE & STILES.
Georgetown*† .....Essex	W. A. Butler.
Gloucester*†.....Essex	HENRI N. WOODS. Refers to Cape Ann National Bank.
Grafton*† .....Worcester	W. E. Fowler.
Great Barrin'n*†B'kshire	A. CHALKLEY COLLINS.
▲Greenfield*†....Franklin	GREENE & DAVENPORT.
Harwich*† ....Barnstable	See Barnstable.
Haverhill*† .....Essex	POOR & FULLER.
Haydenville*† .Hamps're	See Northampton.
Hingham*† ....Plymouth	Thomas H. Buttimer.
Hollis'on*† ....Middlesex	J. P. Dexter.
Holyoke*† .....Hampden	P. J. GARVEY.
Hopkinton*†..Middlesex	George L. Hemenway.
Hudson*† .....Middlesex	James T. & R. E. Joslin.
Hyannis*† ....Barnstable	Henry H. Baker, Jr.
Hyde Park*† ....Norfolk	E. C. JENNY.
Ipswich*† .....Essex	George H. W. Hayes.
▲Lawrence*† .....Essex	SWEENEY & DOW.
Lee*† .....Berkshire	A. B. Clark.
Leicester*† .....Worcester	Henry O. Smith.
Lenox*† .....Berkshire	See Pittsfield.
Leominster*†..Worcester	HARRY C. BASCOM.
Lexington*† ..Middlesex	A. E. Scott.
▲Lowell*† .....Middlesex	TRULL & WIER. Attorneys for Middlesex Safe Deposit and Trust Co.
Ludlow*• ..... Hampden	See Springfield.
Lynn*† .....Essex	JOHN M. BARRY.
Malden*† ..... Middlesex	P. J McGUIRE.
Manchester*† .....Essex	See Gloucester.
Marblehead*† .....Essex	Wm. D. T. Trefey.
Marlboro*† ... Middlesex	Edgar Weeks.
Medford*† ....Middlesex	B. F. Hayes.
Medway*† .....Norfolk	A. T. Johnson.
Melrose*† ....Middlesex	Frank L. Washburn.
Merrimac*† .....Essex	T. H. Hoyt.
Methuen*† .....Essex	Wm. M. Rogers.
Middleboro*† .Plymouth	George W. Stetson.
Milford*† .....Worcester	Lowell E. Fales.
Millbury*† ....Worcester	H. W. Aiken.
Milton*† .....Norfolk	C. F. Hall.
Monson*† .....Hampden	See Springfield.
▲Nantucket*† ..Nantucket	ALLEN COFFIN.
Natick*† .....Middlesex	C. G. Bancroft.
▲New Bedford*† ..Bristol	STETSON & STETSON.
Newbury .....Essex	See Newburyport.
▲Newburyport*† .....Essex	THOMAS HUSE.
Newton*† ....Middlesex	Louis A. Hall.
Newton Center*†Mid'sex	WILLIAM M. NOBLE. Address 53 State St., Boston.
Newtonville*† Middlesex	See Newton.
North Adams*†.Berks're	BEER & DOWLIN.
▲Northampt'n*†Hamps're	ALBERT E. ADDIS.
No. Attleboro*† ...Bristol	F. B. Byram.
Northboro*† .Worcester	William M. Brigham.
No. Brookfield*†Wo'ster	Henry W. King.
No. Cambridge*†Mid'sex	See Cambridge.
North Easton*† ..Bristol	M. L. Urann.
Norwell*• .....Plymouth	H. T. Fogg.
Oakdale*† ....Worcester	Cutting & Sheehan.
Orange*† ..... Franklin	E. S. Hall.
Oxford*† .....Worcester	See Worcester.
Palmer*† .....Hampden	W. W. LEACH.
Peabody*† .....Essex	JOHN J. CAHILL.
▲Pittsfield*† ... Berkshire	E. T. SLOCUM.
▲Plymouth*† ...Plymouth	EDWARD A. BURNETT.
Provincetown*†Barn'ble	R. A. Hopkins.
Quincy*† .....Norfolk	W. W. JENNESS.
Randolph*† .....Norfolk	Asa P. French.
Reading*† .... Middlesex	James W. Grimes.
Rockland*† ... Plymouth	George W. Kelley.
Rockport*† .....Essex	See Gloucester.
Rowley*† .....Essex	See Newburyport.
▲Salem*† ..... Essex	WILLIAM D. CHAPPLE.
Salisbury*• ..... Essex	See Newburyport.
Shelburne Falls*† Fra'lin	Henry M. Fuller.
Somerville*†..Middlesex	See Boston.
South Braintree*†.Nor'k	C. C. Mellen.
Southbridge*†Worcester	Henry B. Montague.
So. Framingham*†Md'l'x	John M. Merriam.
SouthWeymouth*†Nor'k	Louis A. Cook.
S.Yarmouth*†Barnstable	See Barnstable.
Spencer*† .... Worcester	A. W. Curtis.
▲Springfield*† ..Hampden	GARDNER & GARDNER. Refer to any bank in Springfield.
Stockbridge*† Berkshire	See West Stockbridge.
Stoneham*†...Middlesex	W. B. Stevens.
Stoughton*† ....Norfolk	Oscar A. Marden.
▲Taunton*† .....Bristol	H. J. FULLER.
Townsend*† .. Middlesex	C. F. Worcester.
Turner's Falls*†Franklin	Greene & Davenport (*see Greenfield*).
Uxbridge*† .. Worcester	W. J. Taft.
Wakefield*†....Middlesex	Samuel K. Hamilton.
Wales*†.....Hampden	H. A. McFarland.
Waltham*†....Middlesex	R. M. Stark.
Ware*† .....Hampshire	H. M. Coney.
Wareham*† ...Plymouth	G. C. Tobey.
Warren*† .... Worcester	E. C. SAWYER.
Watertown*†.Middlesex	Joseph P. Keefe.
Webster*† .... Worcester	H. J. Clarke.
Wellfleet*† ...Barnstable	H. P. Harriman.
Westboro*†... Worcester	A. F. BROWN.
Westfield*† .... Hampden	ALFRED F. LILLEY.
West Gardner*†. Wor'ster	G. R. Warfield.
Westminster*† Worcester	See Fitchburg.
West Newbury* .... Essex	See Newburyport.
West Newton*† .Mid'sex	LAWRENCE BOND.
WestStockbridge*†Berk.	W. C. Spaulding.
Weymouth*† ....Norfolk	A. P. WORTHEN.
Whitinsville*†Worcester	See Worcester.
Whitman*† ....Plymouth	O. L. Bonney.
Williamstown*†Berkshire	Sanborn Gove Tenney.
Winchendon*† Wor'ster	F. B. Spalter.
Winchester*† .Middlesex	G. S. Littlefield.
Woburn*† ....Middlesex	JOHN G. MAGUIRE.
▲Worcester*†..Worcester	RICE, KING & RICE.
Wrentham*† ....Norfolk	Samuel Warner.
Yarmouthport*•Barns'ble	Charles C. Paine.

MICHIGAN.

Town and County.	Name.
Addison*• ..... Lenawee	Robertson & Clark.
▲Adrian*† .....Lenawee	JOHN E. BIRD.
Akron*†.....Tuscola	See Caro.
Albion*† .....Calhoun	M. D. Weeks.
Algonac*†.....St. Clair	J. M. Robertson.
▲Allegan*† .....Allegan	I. C. MONTAGUE.
Allen*† .....Hillsdale	F. A. Roethlisberger.
Alma*† .....Gratiot	Francis Palmer.
Almont*†.....Lapeer	F. P. Andrus.
▲Alpena*† .....Alpena	JOSEPH H. COBB.
▲Ann Arbor*† Washtenaw	LAWRENCE & BUTTERFIELD
Applegate*† .....Sanilac	See Carsonville.
Argyle .....Sanilac	See Carsonville.
Armada*† .....Macomb	Bert C. Preston.
Ashley*†.....Gratiot	See Ithaca.
Athens*†.....Calhoun	Charles A. Standiford.
▲Atlanta* .. Montmorency	See Gaylord.
Au Sable*† ..... Iosco	See Tawas City.
▲Autrain*†..... Alger	See Marquette.
▲Bad Axe*† ..... Huron	CHARLES D. THOMPSON.
▲Baldwin*† .....Lake	See Reed City.
Bancroft*†...Shiawassee	M. V. B. Wixom.
Bangor*† .... Van Buren	R. M. Chase.
Barryton*.....Mecosta	See Big Rapids
Battle Creek*†..Calhoun	LELAND H. SABIN.
▲Bay City*†..... Bay	R. A. McKAY.
Bay Port*†.....Huron	See Port Austin.
Belding*†.....Ionia	H. L. Vanbienschoten.
▲Bellaire*†..... Antrim	Leavitt & Guile.
Belleville*†.....Wayne	See Wayne.
Bellevue*†.....Eaton	George P. Stevens.
Benton Harbor*..Berrien	HUMPHREY S. GRAY.
Benzonia*†.....Benzie	See Frankfort.
BerrienSprings*..Berrien	R. D. Dix.
▲Bessemer*†.....Gogebic	S. S. Cooper.
▲Big Rapids*†.....Mecosta	W. S. TUCKER.
Birmingham*†.. Oakland	See Pontiac.
Blissfield*†..... Lenawee	John A. Riley.
Breckenridge*†..Gratiot	See St. Louis.
Brighton*†....Livingston	B. T. O. Clark.
Britton*† ..... Lenawee	See Adrian.
Bronson*†.....Branch	M. Thompson.
Brooklyn*†..... Jackson	J. C. Covert.
Brown City*†.....Sanilac	Fred A. Farr.
Buchanan*†.....Berrien	A. A. Worthington.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. • Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital

Town and County.	Name.
Burr Oak*•†.. St. Joseph	A. M. Graham.
Byron*•†.....Shiawassee	See Durand.
▲Cadillac*•†..... Wexford	SAWYER & BISHOP.
Caledonia*•†.....Kent	See Middleville.
Calumet*•† .... Houghton	See Houghton.
Camden*..... Hillsdale	See Hillsdale.
Capac*•†..... St. Clair	J. L. Willoughby.
Carleton*•†.....Monroe	See Dundee.
▲Caro*•† .....Tuscola	Walter J. Gamble.
Carson City*•† Montcalm	Lee A. Lyon.
Carsonville*•†.... Sanilac	Thomas G. Graham.
Caseville*•†.....Huron	T. B. Woodworth.
Cass City*•†..... Tuscola	J. D. Brooker.
▲Cassopolis*•†..... Cass	L. H. GLOVER.
▲Cedar Springs*•†....Kent	Stuart & Barker.
Central Lake*•†...Antrim	M. W. Neukirk.
Centerville*•† St. Joseph	H. P. Stewart.
▲Charlevoix*•† Charlevoix	A. D. Cruikshank.
▲Charlotte*•†.....Eaton	McCALL & SHEPHERD.
▲Cheboygan*•†.Cheboygan	GEORGE E. BELL.
▲Chelsea*•†.....Washtenaw	A. W. Wilkinson.
Chesaning*•†.....Saginaw	E. V. Mudge.
Clare*•†..... Clare	C. W. Perry.
Clarkston*..... Oakland	L. N. Brown.
Clarksville*•† ..... Ionia	See Ionia.
Clayton*•†.....Lenawee	J. E. Bird.
Climax*•† .... Kalamazoo	See Vicksburg.
Clinton*•† ..... Lenawee	Edwin R. Smith.
Clio*•†..... Genesee	J. L. Curry.
▲Coldwater*•†..... Branch	LOVERIDGE & LOVERIDGE.
Coleman*•†..... Midland	See Midland.
Coloma*•†..... Berrien	See Benton Harbor.
Colon*•† ..... St. Joseph	D. L. Akey.
Concord*•† .....Jackson	See Jackson.
Constantine*•† St. Joseph	James M. Harvey, Jr.
Coopersville*•†... Ottawa	James Cilley.
▲Corunna*•†... Shiawassee	John T. McCurdy.
Covert*•†.....Van Buren	H. B. Chase.
Croswell*•†..... Sanilac	WILLIAM H. AITKIN.
▲Crystal Falls*•† ..... Iron	A. L. Flewelling.
Dansville*..... Ingham	See Lansing.
Davison*•† ..... Genesee	See Flint.
Dearborn*•† .... Wayne	See Detroit.
Decatur*•†.. Van Buren	A. L. MOULTON.
Deckerville*•†.... Sanilac	R. J. West.
Delray*†..... Wayne	C. L. Coulson.
▲Detroit*•† .....Wayne	BARNES & RACE, Home Bank Bldg. Refer to Citizens Savings Bank and Home Savings Bank.
" ..... "	BOWEN, DOUGLAS & WHITING, Moffat Bldg. Attorneys for Mechanics Bank.
" ..... "	JULIAN G. DICKINSON, Newberry & McMillan Bldg. Refers to Preston National Bank.
" ..... "	GROESBECK & TURNER, 1305-1307 Mystic Bldg. Refer to Union National Bank.
" ..... "	SIDNEY T. MILLER, 90 Griswold St. Counsel for Detroit Savings Bank and Wyandotte Savings Bank, etc.
" ..... "	WESLEY L. NUTTEN, 601 Wayne Bank Bldg. Refers to Detroit River Savings Bank.
" ..... "	SELLING & HATCH, 406-408 Hammond Bldg. Refer to Peninsular Savings Bank.
" ..... "	WELLS, ANGELL, BOYNTON & McMILLAN, Union Trust Bldg. Attorneys for American Exchange Nat. Bank, and Commercial Nat. Bank.
Dexter*•†.... Washtenaw	James T. Honey.
Dimondale*•†..... Eaton	See Eaton Rapids.
Douglas*..... Allegan	See Allegan.
Dowagiac*•†..... Cass	JOHN WOOSTER.
Downington*•†... Sanilac	F. S. Vieta.
Dryden*•†..... Lapeer	T. Williams.
Dundee*•† ..... Monroe	Randall & Corbin.
Durand*•†.... Shiawassee	Fred J. Northaway.
▲Eagle River*..Keweenaw	See Calumet.
East Jordan*•• Charlevoix	A. B. Nicholas.
East Saginaw*†...Saginaw	See Saginaw.
East Tawas*•†..... Iosco	See Tawas City.
Eaton Rapids*•†.....Eaton	J. B. Hendee.
Edmore*•† .... Montcalm	See Ionia.
Elk Rapids*•†.....Antrim	A. B. Dougherty.
Elkton*•†..... Huron	W. L. Doyle.
Elsie*•†..... Clinton	Charles Snelling.
Emmett*•†.....St. Clair	See Port Huron.
▲Escanaba*•†..... Delta	IRA C. JENNINGS.
Evart*•†..... Osceola	C. H. Rose.
Ewen*•†..... Ontonagon	See Bessemer.
Fairgrove*•†..... Tuscola	See Caro.
Farmington*•† ... Oakland	See Northville.
Fenton*•†..... Genesee	Henry C. Riggs.
Fennville*•† ..... Allegan	Theo. Wade.
▲Flint*•†..... Genesee	CLINTON ROBERTS.

Town and County.	Name.
Flushing*•..... Genesee	F. P. Sayre.
Forestville*† ..... Sanilac	See Deckerville.
Fowler*•†.....Clinton	J. G. Patterson.
Fowlerville*•† Livingston	S. S. Abbott.
▲Frankfort*•†..... Benzie	N. A. PARKER.
Freeport*•†..... Barry	See Hastings.
Fremont*•† .... Newaygo	S. W. Dunham.
Gagetown*•†.. Tuscola	See Cass City.
Galesburg*•†. Kalamazoo	R. G. Smith.
Galien*•†..... Berrien	See Three Oaks.
▲Gaylord*•†..... Otsego	A. D. Marshall.
Gladstone*•† ..... Delta	Smith & Simpson.
▲Gladwin*•..... Gladwin	Charles B. Wilmot.
Gobleville*•†.... Van Buren	H. M. Huff.
▲Grand Haven*•†.. Ottawa	GEORGE A. FARR.
Grand Ledge*•†....Eaton	C. Alexander.
Grand Marais*.....Alger	C. D. Dolg.
▲Grand Rapids*•†.... Kent	BOLTWOOD & BOLTWOOD. Refer to Old National Bank.
" ..... "	CRANE, NORRIS & DREW, References; National City Bank and Michigan Trust Co.
" ..... "	TAGGART, DENISON & WILSON. References: Kent Co. Savings Bank, Nat. City Bank, and Michigan Trust Co.
Grass Lake*•†....Jackson	E. Pelton.
▲Grayling*•†.....Crawford	Joseph Patterson.
Greenville*•†.. Montcalm	E. J. Bowman.
Hancock*•†.... Houghton	See Houghton.
Hanover*•†..... Jackson	See Jackson.
Harbor Beach*.... Huron	See Bad Axe.
▲Harbor Springs*•† Emmet	See Petoskey.
▲Harrison*•†..... Clare	W. H. Browne.
▲Harrisville*†..... Alcona	F. A. Beede.
▲Hart*•† ..... Oceana	F. S. Gurney.
Hartford*•†... Van Buren	A. H. Tuttle.
▲Hastings*•† ..... Barry	WILLIAM B. SWEEZEY.
▲Hersey*•†.....Osceola	C. M. Beardsley.
▲Hillsdale*•†.....Hillsdale	J. S. & E. O. GALLOWAY.
Holland*•†..... Ottawa	John C. Post.
Holly*•†..... Oakland	C. F. Collier.
Homer*•†..... Calhoun	Myron H. Nichols.
Hopkins Station*•† Alle'n	See Allegan.
▲Houghton*•†...Houghton	J. F. HAMBITZER.
Howard*•† .... Montcalm	C. W. Perry.
▲Howell*•†.....Livingston	W. P. VAN WINKLE.
Hubbardston*.....Ionia	Frank Rogers.
Hudson*•† ..... Lenawee	Grant Fellows.
Imlay City*•†.....Lapeer	Herbert W. Smith.
▲Ionia*•†..... Ionia	F. C. MILLER.
▲Iron Mountain*•†. Dicki'n	E. A. WOODWARD.
Iron River*•†..... Iron	I. W. Byers.
Ironwood*•†.....Gogebic	C. E. MILLER.
Ishpeming*•†. Marquette	H. O. YOUNG.
▲Ithaca*•†.....Gratiot	George P. Stone.
▲Jackson*•† .....Jackson	BADGLEY & BADGLEY.
Jasper*•† ..... Lenawee	H. C. Pratt.
Jonesville*•† ...Hillsdale	S. D. McNeal.
▲Kalamazoo*•† Kalamazoo	OSBORN, MILLS & MASTER.
▲Kalkaska*•† ....Kalkaska	C. C. Jencks.
Kinde*•† ..... Huron	James H. Hall.
Kingston*•† ..... Tuscola	J. B. Beverly.
Laingsburg*•† Shiawassee	H. H. Pulver.
▲Lake City*•†...Missaukee	F. O. Gaffney.
Lake Linden*•†Houghton	See Houghton.
Lake Odessa*•† .....Ionia	See Ionia.
Lake View*•†..Montcalm	Salem F. Kennedy.
▲L'Anse*•† .....Baraga	P. R. McKernan.
¶Lansing*•† .....Ingham	CHARLES F. HAMMOND.
▲Lapeer*•† .....Lapeer	GREER & WILLIAMS.
Laurium*..... Houghton	See Houghton.
Lawrence*•†..Van Buren	See Kalamazoo.
Lawton*•† ....Van Buren	See Kalamazoo.
▲Leland*† .....Leelanau	A. F. Bonting.
Lenox*•†.....Macomb	See Richmond.
Leslie*•†.....Ingham	Arthur J. Tuttle.
Lexington*†.....Sanilac	See Sanilac Center.
Linden*•†.....Genesee	James L. Spencer.
Litchfield*•† ....Hillsdale	L. B. Agard.
Lowell*•† .....Kent	John W. Matthewson.
▲Ludington*•† .....Mason	H. C. HUTTON.
Lyons*•† .....Ionia	E. C. Spalding.
Mancelona*•† .....Antrim	H. B. Hudson.
Manchester*•† Washte'aw	A. J. Waters.
▲Manistee*•† ....Manistee	DOVEL & SMITH.
▲Manistique*•†Schoolcraft	VIRGIL I. HIXSON.
Manton*•† .....Wexford	I. C. Wheeler.
Maple Rapids*....Clinton	See St. Johns.
Marcellus*•† .....Cass	Smith & Harmon.
Marine City*†....St. Clair	F. S. Parker.
Marlette*•†.....Sanilac	D. S. McClure.
▲Marquette*•†...Marquette	CHARLES R. BROWN & SON.
▲Marshall*•† .....Calhoun	HERBERT E. WINSOR.
▲Mason*•† .....Ingham	L. B. McArthur.
Mayville*•† .....Tuscola	T. J. Eveland.
Mears*•† .....Oceana	John T. Cummings.
Memphis*•† .....Macomb	See Almont.
Mendon*•†.....St. Joseph	E. E. Harwood.
▲Menominee*•†Menominee	SAWYER & WAITE.

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▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital

Town and County.	Name.
Merrill*† .....Saginaw	See Saginaw.
Middleville*† .....Barry	H. E. Hendricks.
▲Midland*† .....Midland	E. P. Rice.
Milan*† .....Washtenaw	D. C. Salisbury.
Milford*† .....Oakland	Edward J. Bissell.
Millington*† .....Tuscola	See Vassar.
Minden City*† ....Sanilac	See Sanilac Center.
▲Mio* .....Oscoda	See Grayling.
▲Monroe*† .....Monroe	LANDON & LOCKWOOD.
Montague*† ..Muskegon	See Whitehall.
Montrose*† .....Genesee	See Clio.
Morenci*† .....Lenawee	C. S. Ingals.
Morrice*† ... Shiawassee	A. L. Beard.
▲Mt. Clemens*† .. Macomb	WILLIAM S. JENNEY.
▲Mt. Pleasant*† ..Isabella	FRANCIS H. DODDS.
Muir*† .....Ionia	George Bennett.
Mulliken*† ..... Eaton	See Grand Ledge.
Munising*† .....Alger	Walsh & Pardee.
▲Muskegon*† ..Muskegon	SMITH,NIMS,HOYT & ERWIN, Refer to any bank in Muskegon.
Nashville*† .....Barry	Walter S. Powers.
Negaunee*† ..Marquette	JOHN Q. ADAMS.
▲Newaygo*† .... Newaygo	Fred W. Ribiet.
New Baltimore*† Macomb	See Mt. Clemens.
▲Newberry*† .....Luce	Sanford N. Dutcher.
New Haven*† ...Macomb	Adam T. Bennett.
Niles*† .....Berrien	N. H. BACON.
North Adams*† Hillsdale	See Hillsdale.
North Branch*† ..Lapeer	See Lapeer.
North Lansing† ..Ingham	See Lansing.
Northville*† ..... Wayne	C. C. Yerkes.
Ogden*† .....Lenawee	See Adrian.
Olivet* .....Eaton	See Bellevue.
Omer*† .....Arenac	W. C. Cook.
Onaway*...Presque Isle	See Rogers.
▲Ontonagon*† Ontonagon	W. W. Wendell.
Orion*† .....Oakland	William E. Littell.
Oscoda*† .....Iosco	See Tawas City.
Otsego*† .....Allegan	ANDERSON & ANDERSON.
Ovid*† .....Clinton	High & Everett.
Owosso*† .....Shiawassee	KILPATRICK & PIERPONT.
Oxford*† .....Oakland	Frank E. Jenkins.
▲Paw Paw*† ...Van Buren	T. J. CAVANAUGH.
Peck* .....Sanilac	T. C. Graham.
Pentwater*† .....Oceana	WILLIAM T. EVANS.
Perrinton*† .....Gratiot	See Ashley.
Perry*† .....Shiawassee	A. N. Macqueen.
Petersburg*† .....Monroe	John O. Zabel.
Petoskey*† .....Emmet	C. J. PAILTHORP.
Pewamo*† .....Ionia	See Lyons.
Pigeon*† .....Huron	Paul Woodworth.
Pinckney*† ..Livingston	W. A. Carr.
Pinconning*† .....Bay	See Standish.
Plainwell*† .....Allegan	E. J. Anderson.
Plymouth*† .....Wayne	G. A Starkweather.
▲Pontiac*† .....Oakland	JOHN H. PATTERSON.
Port Austin*† .....Huron	James H. Hall.
Port Hope*† .....Huron	See Harbor Beach.
▲Port Huron*† ...St. Clair	GEORGE G. MOORE.
Portland*† .....Ionia	W. E. Hawley.
Port Sanilac*† ....Sanilac	M. N. Mugan.
Quincy*† .....Branch	W. H. Lockerby.
Reading*† .....Hillsdale	Lockerby & Kinney.
Red Jacket*† ..Houghton	See Houghton.
Reed City*† ..... Osceola	Charles A. Withey.
Reese*† ..... Tuscola	See Vassar.
Remus*† ..... Mecosta	See Big Rapids.
Richland*† .. Kalamazoo	See Battle Creek.
Richmond* .....Macomb	W. S. Stone.
Rochester*† .....Oakland	J. H. Holman.
Rockford*† ..... Kent	C. G. Hyde.
Rockland*† . Ontonagon	See Ontonagon.
▲Rogers* .....Presque Isle	G. Covey, Jr.
Romeo*† .....Macomb	D. N. Lowell.
▲Roscommon*† Rosc'm'on	Charles L. De Waele.
▲Saginaw*† .....Saginaw	E. J. DEMOREST. Refers to Second National Bank.
Saline*† .... Washtenaw	See Ypsilanti.
Sand Beach*† .....Huron	See Harbor Beach.
▲Sanilac Center*... Sanilac	William H. Burgess.
Saranac*† .....Ionia	P. T. Williams.
Saugatuck*†..... Allegan	W. A. Woodworth.
▲Sault Ste Marie*† Chip'wa	GEORGE A. CADY.
Schoolcraft*† Kalamazoo	George M. Fields.
Scottville*† ..... Mason	See Ludington.
Sebewaing*† ..... Huron	See Port Austin.
Seney*† .....Schoolcraft	See Newberry.
Shelby*† .....Oceana	A. E. Souter.
Shepherd*† ..... Isabella	F. E. Hibbard.
Sheridan*† ....Montcalm	E. Follette.
Sherwood*† ..... Branch	See Union City.
South Haven*† VanBuren	S. B. MONROE.
South Lyon*† ...Oakland	Carpenter & Chubb.
Sparta*† .....Kent	B. N. Keister.
Springport*† ....Jackson	See Albion.
▲Standish*† .....Arenac	M. D. Snow.
▲Stanton*† .....Montcalm	L. C. PALMER.
St. Charles*† ....Saginaw	T. P. Zander.
St. Clair*† .....St. Clair	A. R. Stowell.
▲St. Ignace*† .. Mackinac	Henry Hoffman.

Town and County.	Name.
▲St. Johns*† .....Clinton	FEDEWA & WALBRIDGE.
▲St. Joseph*† .....Berrien	N. A. HAMILTON.
St. Louis*† ..... Gratiot	Charles W. Giddings.
Stockbridge*† ...Ingham	W. B. Gildart.
Sturgis*† ..... St. Joseph	C. A. Sturgis.
Sunfield*† ..... Eaton	See Grand Ledge.
▲Tawas City*† .....Iosco	N. C. HARTINGH.
Tecumseh*† ..... Lenawee	F. B. Wood.
Tekonsha*† ..... Calhoun	William A. Howard.
Three Oaks*† .....Berrien	W. K. Sawyer.
Three Rivers*† St. Joseph	S. M. CONSTANTINE.
▲TraverseCity*† Gr'ndTra.	PRATT & DAVIS.
Turner*† .....Arenac	See Standish.
Twining*† ..... Arenac	See Standish.
Ubly*† ..... Huron	J. C. Ryan.
Union City*† .....Branch	M. A. Merrifield.
Unionville*† .....Tuscola	See Caro.
Utica*† ..... Macomb	G. E. Eckert.
Vandalia*† ..... Cass	See Cassopolis.
Vassar*† .....Tuscola	E. H. TAYLOR.
Vermontville*† ....Eaton	See Charlotte.
Vernon*† .... Shiawassee	See Corunna.
Vicksburg*† . Kalamazoo	T. RAYNER, JR.
Wacousta* ..... Clinton	See Grand Ledge.
Waldron*† ..... Hillsdale	S. W. Yeagley.
Watervliet*† .....Berrien	See Benton Harbor.
Wayland*† .....Allegan	David Stockdale.
Wayne*† ..... Wayne	J. F. Cullen.
West Bay City*† .... Bay	See Bay City.
▲West Branch*† . Ogemaw	F. L. Snodgrass.
Weston*† ..... Lenawee	H. C. Reton.
Whitehall*† ....Muskegon	Paul I. Hedges.
WhitePigeon*† St. Joseph	W. F. Thomas.
Williamston*† ... Ingham	W. T. Webb.
Woodland*† ..... Barry	C. S. Palmerton.
Wyandotte*† ..... Wayne	SYLVESTER PRAY.
Yale*† .....St. Clair	Drake & Rapley.
Ypsilanti*† .. Washtenaw	D. C. GRIFFIN.
Zeeland*† ..... Ottawa	See Holland.

MINNESOTA.

▲Ada*† ..... Norman	W. W. Calkins.
Adams*† ..... Mower	P. H. Carr.
Adrian*† ..... Nobles	O. W. FREEMAN.
▲Aitkin*† ..... Aitkin	F. N. Hall.
Albany*† ..... Stearns	See Avon.
▲Albert Lea*† ...Freeborn	H. C. CARLSON.
Alden*† ..... Freeborn	Ira Cary.
▲Alexandria*† .... Douglas	C. J. Gunderson.
Alpha* ..... Jackson	See Heron Lake.
Amboy*† .....Blue Earth	Charles Thompson.
Annandale*† ..... Wright	Henry Spindler.
▲Anoka*† ..... Anoka	A. F. PRATT.
Appleton*† ..... Swift	E. T. Young.
Argyle*† ..... Marshall	GEORGE ERICKSON.
Arlington*† ..... Sibley	P. A. Cosgrove.
Atwater*† ....Kandiyohi	L. E. Covell.
Audubon*† ..... Becker	See Detroit City.
▲Austin*† ..... Mower	ARTHUR W. WRIGHT
Avoca*† ..... Murray	See Fulda.
Badger*..... Roseau	See Roseau.
Balaton*† ..... Lyon	See Tracy.
Barnesville*† ..... Clay	Charles S. Marden.
Battle Lake*† . Otter Tail	See Fergus Falls.
Beardsley*† .... Bigstone	See Graceville.
▲Beaver Falls*.... Renville	See Redwood Falls.
Belgrade*† ..... Stearns	See Glenwood.
Belle Plaine*† ..... Scott	See Shakopee.
Bellingham*† Lac-qui-P'e	T. J. McElligott.
Belview*† ..... Redwood	A. O. Gimmestad.
▲Bemidji*● ..... Beltrami	Street & Reynolds.
▲Benson*† ..... Swift	S. A. Hudson.
Bigelow*† ..... Nobles	See Worthington.
Big Lake*† ...Sherburne	Frank T. White.
Bird Island*† .... Renville	H. C. Berry.
Blooming Prairie*† . Ste'e	W. R. Hoakyn.
Blue Earth City*† Farib'lt	FRANK E. PUTNAM.
▲Boyd*† .... Lac-qui-Parle	See Madison.
Braham ..... Isanti	See Cambridge.
Brainerd*† ...Crow Wing	T. C. BLEWITT.
▲Brandon*† ..... Douglas	See Alexandria.
Breckenridge*† .. Wilkin	EZRA G. VALENTINE.
▲Brewster*† ..... Nobles	See Heron Lake.
Bricelyn ..... Faribault	A. M. Schancke.
Brooten*† ..... Stearns	See Glenwood.
Browerville*† ..... Todd	See Long Prairie.
Brown Valley*† Traverse	A. S. Crossfield.
Brownton*† ..... McLeod	A. L. Brown.
▲Buffalo*† ..... Wright	J. T. Alley.
Buffalo Lake*† . Renville	See Granite Falls.
Butterfield*† Watonwan	See St. James.
▲Caledonia*† .... Houston	G. G. GOODWIN.
▲Cambridge* ..... Isanti	Barber & Southerland.
Campbell*† ..... Wilkin	E. G. Valentine.
Canby*† Yellow Medicine	Ole Ostensoe.
Cannon Falls*† . Goodhue	P. S. Aslakson.
▲Carlton*† ..... Carlton	H. H. Hawkins.
Carver*† ..... Carver	See Chaska.
Cass Lake● ..... Cass	F. W. Smith.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Center City*†.....Chisago	See St. Paul.
Ceylon ..... Martin	See Fairmont.
▲Chaska*†..... Carver	T. F. CRAVEN.
Chatfield*†..... Fillmore	Joseph Underleak.
Chokio*†..... Stevens	See Morris.
Clara City*†...Chippewa	See Granite Falls.
Claremont*†..... Dodge	B. F. Hood.
Clarkfield*†Yello' Medi'e	See Canby.
Clayton ..... Faribault	See Wells.
Clear Lake*† Sherburne	See Big Lake.
Clearwater*† .... Wright	See St. Cloud.
Climax*†..... Polk	See Crookston.
Clinton*.....Bigstone	See Graceville.
Cloquet*†.....Carlton	W. L. Chase.
Cokato*†..... Wright	F. Swanson.
Comfrey.....Brown	See New Ulm.
Correll† ..... Bigstone	See Appleton.
Cottonwood*†.....Lyon	W. D. Fanning.
▲Crookston*† .....Polk	MILLER & FOOTE.
Dassell*†..... Meeker	See Litchfield.
Dawson*†. Lac-qui-Parle	A. W. Ewing.
Deer River*† .....Itasca	See Grand Rapids.
Delano*†..... Wright	F. H. Lindsley.
Delavan*† .....Faribault	S. J. Abbott.
▲Detroit*†..... Becker	FRANK RICHARDSON.
Dexter*†..... Mower	G. W. King.
Dodge Center*†...Dodge	See Kasson.
Donnelly*..... Stevens	See Morris.
Dover*†.....Olmsted	See Rochester.
▲Duluth*†.....St. Louis	RICHARDSON & DAY. Refer to any bank in Duluth or to St. Paul National Bank, St. Paul.
Dundee*†.....Nobles	See Slayton.
Eagle Bend*†.....Todd	See Long Prairie.
East Grand Forks*† Polk	Graves & Massee.
Easton*†.....Faribault	See Wells.
Echo*† .Yellow Medicine	R. Vaaler.
Eden Valley*†.....Meeker	James H. Doran.
Edgerton*†....Pipestone	C. G. Brady.
▲Elbow Lake*† .....Grant	F. & M. Casey.
Elgin*†.....Wabasha	See Plainview.
▲Elk River*†...Sherburne	Frank T. White.
Ellsworth*† .....Nobles	John F. Flynn.
Elmore*† .....Faribault	H. B. Smith.
Ely*†.....St. Louis	GEORGE WESCOTT.
Elysian*†.....Lesueur	See Waterville.
Emmons .....Freeborn	See Albert Lea.
Erskine*†.....Polk	See Crookston.
Evansville*† .....Douglas	A. O. Feet.
Eveleth*†.....St. Louis	M. D. L. Fuller.
Excelsior*†....Hennepin	W. P. McDonald.
Eyota*†.....Olmstead	See Rochester.
Fairfax*†..... Renville	A. V. Rieke.
▲Fairmont*†.....Martin	DEAN & PALMER.
▲Faribault*†..... Rice	H. T. PYLE.
Farmington*†.... Dakota	A. C. Finney.
Felton*†.....Clay	See Moorhead.
▲Fergus Falls*† Otter Tail	CHAUNCEY L. BAXTER.
Fertile*†.....Polk	Thomas Keefe.
Fisher*†.....Polk	E. D. Kingsland.
Foley*†.....Benton	See Sauk Rapids.
Fosston*†.....Polk	B. S. Bennett.
Franklin*†.....Renville	See Fairfax.
Frazee*†.....Becker	See Detroit City.
Frost.....Faribault	See Wells.
Fulda*† ....Murray	M. E. Foley.
Gary*†.....Norman	See Fertile.
Gaylord*† .....Sibley	G. A. McKenzie.
Gibbon*† .....Sibley	See Gaylord.
▲Glencoe*† .....McLeod	F. R. ALLEN.
Glenville*†.....Freeborn	See Albert Lea.
▲Glenwood*† .....Pope	E. M. Webster.
Good Thunder*†BlueE'th	See Mapleton.
Graceville*†.... Bigstone	M. S. STEVENS.
Granada*† .....Martin	See Fairmont.
▲Grand Marais*.....Cook	See Duluth.
Grand Meadow*†.Mower	See Spring Valley.
▲Grand Rapids*†....Itasca	T. M. Brady.
▲Granite Falls*† Yel. Med.	O. Hartwick.
Grove City*†.....Meeker	A T. Nelson.
▲Hallock*†.....Kittson	R. R. Hedenberg.
Halstad*† .....Norman	A. O. Ueland.
Hamline*† ..... Ramsey	See St. Paul.
Hammond*†.... Wabasha	See Wabasha.
Hampton*† .....Dakota	See Farmington.
Hancock*† .....Stevens	F. M. Klein.
Hanska* .....Brown	See Madelia.
Hardwick*† .....Rock	See Lu Verne.
Harmony*† .....Fillmore	See Preston.
Hartland*† ....Freeborn	See Albert Lea.
▲Hastings*† .....Dakota	F. M. CROSBY
Hawley*† .....Clay	G. Halverson.
Hayfield*† .....Dodge	See Kasson.
Hector*† .....Renville	O. A. Allen.
▲Henderson*† .....Sibley	W. H. Leeman.
Hendrum*† .....Norman	See Halstad.
Henning*† ....Otter Tail	See Fergus Falls.
Herman*† .....Grant	Arthur B. Childress.
Heron Lake*†...Jackson	L. F. Lammers.
Hibbing*† .....St. Louis	W. J. POWER.
Hills*† .....Rock	See Lu Verne.
Hoffman*† .....Grant	William Schellbach.
Holland*† .....Pipestone	See Pipestone.
Houston*† .....Houston	See Caledonia.
Howard Lake*† .Wright	F. E. Latham.
Hubbard* .....Hubbard	See Park Rapids.
Hutchison*† .....McLeod	H. H. Bonniwell.
Iona*† .....Murray	See Slayton.
Isanti* .....Isanti	See Cambridge.
▲Jackson*† .....Jackson	FRED B. FABER.
Janesville*† .... Waseca	L. D. ROGERS.
Jasper*† .....Pipestone	F. L. James.
Jeffers .....Cottonwood	See Windom.
Jordan*† .....Scott	F. J. Leonard.
Kasson*† ..... Dodge	Robert Taylor.
Kennedy*† .... Marshall	See Hallock.
Kensington*† .. Douglas	See Alexandria.
Kenyon*† .....Goodhue	F. M. Lamp.
Kerkhoven*† .....Swift	See Benson.
Kiester* .....Faribault	See Alden.
Kilkenny*† .....Lesueur	See Waterville.
Kinbrae*† .....Nobles	See Worthington.
Lafayette*† .....Nicollet	See Winthrop.
▲Lake Benton*† ..Lincoln	John McKenzie.
Lake City*† ....Wabasha	ALLEN J. GREER.
Lake Crystal*†BlueEa'th	D. A. Reed.
Lakefield*† .....Jackson	E. T. Smith.
Lake Park*† .....Becker	See Detroit.
Lakeville*† .....Dakota	See Farmington.
Lamberton*† ..Redwood	F. Clague.
Lanesboro*† ....Fillmore	Chapman & Chapman.
Le Roy*† ..... Mower	G. W. W. Harden.
Lester Prairie*† .McLeod	See Glencoe.
Lesueur*† .....Lesueur	O. J. Parker.
▲Lesueur Center*. Lesueur	Charles C. Kolars.
Lewiston*† ..... Winona	See Winona.
▲Litchfield*† .....Meeker	C. H. Strobeck.
▲Little Falls*† ....Morrison	E. P. ADAMS.
▲Long Prairie*† .....Todd	J. D. Jones.
Lowry*† ..... Pope	See Glenwood.
▲Luverne*† .....Rock	W. N. DAVIDSON.
Lyle*† ..... Mower	See Austin.
Mabel*† ..... Fillmore	W. H. Hammer.
Madelia*† .... Watonwan	BETHER & HAYCROFT.
▲Madison*†. Lac-qui-Parle	FRANK PALMER.
Madison Lake*† BlueE'th	See Mankato.
▲Mankato*† ...Blue Earth	S. B. WILSON.
▲Mantorville*.....Dodge	Littleton & McCaughey.
Maple Lake*† ....Wright	J. E. Madigan.
Mapleton*† ..Blue Earth	C. J. LAWRISCH.
▲Marshall*† .....Lyon	VIRGIL B. SEWARD.
Maynard*† .....Chippewa	See Montevideo.
Mazeppa*† ..... Wabasha	Michael Marx.
McIntosh*† .....Polk	S. H. Drew.
Melrose*† .....Stearns	Donahue & Stephens.
Menahga*† .....Wadena	See Park Rapids.
Merriam Park*†. Ramsey	Wardell Spencer.
Milaca*† .....Millelacs	Giddings & Pratt.
Milan*† .....Chippewa	See Montevideo.
Minneapolis*† Hennepin	HENRY E. BARNES, Jr., Guaranty Loan Bldg. Refers to Metropolitan Bank.
" ..... "	FIFIELD, FLETCHER & FIFIELD, 609-614 Lumber Exch. Bldg. Refer to Flour City National Bank.
"	KEITH, EVANS, THOMPSON & FAIRCHILD, 36-42 Minnesota Loan & Trust Co.'s Bldg. Refer to Minnesota Loan & Trust Co. and First National Bank.
" ..... "	FREDERICK B. SNYDER, 217 N. Y. Life Bldg. Has practiced in Minneapolis since 1882. Refers to First National Bank, Minneapolis.
" ..... "	CHARLES J. TYRON, 704 Oneida Blk. Reference: National Bank of Commerce.
Minneota*† .....Lyon	See Marshall.
Minnesota Lake*†F'rib'it	See Mapleton.
▲Montevideo*† .Chippewa	LYNDON A. SMITH.
Montgomery*† ..Lesueur	C. D. McCarthy.
Monticello*† .....Wright	James C. Tarbox.
▲Moorhead*† .....Clay	EDWIN ADAMS.
▲Mora*† .....Kanabec	J. C. Pope.
Morgan*† .....Redwood	Albert Hauser.
Morris*† .....Stevens	LEWIS C. SPOONER.
Morristown*† .....Rice	See Faribault.
Morton*† .....Renville	See Olivia.
Mountain L*† Cottonw'd	See Windom.
Murdock*† .....Swift	See Benson.
New Duluth*†..St. Louis	See Duluth.
New London*†Kandiyo'i	See Willmar.
New Paynesville*† St'rns	See St. Cloud.
New Prague*† .....Scott	E. A. Edgerton.
New Richland*†. Waseca	B. F. McGregor.
▲New Ulm*† .....Brown	HOIDALE & SOMSEN.
New York Mills*†Ott'rt'l	See Wadena.
Nicollet*† .....Nicollet	See St. Peter.
Northbranch*† .Chicago	Charles A. Holt.

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Town and County.	Name.
Northfield*† ..... Rice	R. J. Drake.
North St. Paul*† Ramsey	See St. Paul.
Norwood*† ..... Carver	George J. Bradley.
Olivia*† ..... Renville	S. R. Miller.
▲Ortonville*† ..... Bigstone	A. B. KAERCHER.
Osakis*† ..... Douglas	F. H. Borchert.
▲Owatonna*† ..... Steele	WHEELOCK & SPERRY.
▲Park Rapids*† .. Hubbard	B. F. Wright.
Pelican Rapids*† Ot'r T'll	James T. McCullough
Perham*† ..... Otter Tail	M. J. Daly.
Perley*† ..... Norman	See Halstad.
▲Pine City*† ..... Pine	S. G. L. Roberts.
Pine Island*† ... Goodhue	See Zumbrota.
▲Pipestone*† ... Pipestone	EVANS & EVANS.
Plainview*† .... Wabasha	J. A. Carley.
Plato*† ..... McLeod	See Glencoe.
Presto ..... Todd	See Staples.
▲Preston*† ..... Fillmore	Wells & Hopp.
▲Princeton*† .... Millelacs	J. J. SKAHEN.
Racine*† ..... Mower	See Spring Valley.
Raymond*† .. Kandiyohi	J. M. Shelton.
▲Redlake Falls*† . Redlake	C. E. Boughton.
▲Red Wing*† .... Goodhue	ALBERT JOHNSON.
▲Redwood Falls*† Redw'd	A. C. Dolff.
Renville*† ..... Renville	Daly & Barnard.
Richmond (Torah P. O.) Stearns	See Torah.
Revere*† ..... Redwood	See Lamberton.
▲Rochester*† ..... Olmsted	BURT W. EATON.
Rockdell* ..... Olmsted	See Rochester.
Rockford*† ..... Wright	D. D. Ames.
▲Roseau* ... . Roseau	R. J. Bell.
Rothsay*† ..... Wilkin	See Breckenridge.
Round Lake*† ... Nobles	See Worthington.
Royalton*† .... Morrison	George H. Niles.
Rush City*† .... Chisago	J. D. Markham.
Rushford*† ..... Fillmore	G. W. Rockwell.
Rushmore*† ... Nobles	See Worthington.
Ruthton*† ..... Pipestone	See Pipestone.
Sacred Heart*† Renville	Erie L. Winge.
Sanborn*† .... Redwood	See Lamberton.
Sandstone*† ..... Pine	J. A. Smith.
Sargeant *† ..... Mower	See Austin.
Sauk Center*† ... Stearns	M. C. Kelsey.
▲Sauk Rapids*† ... Benton	Thomas Van Etten.
▲Shakopee*† ..... Scott	J. A. COLLER.
Shelly*† ..... Norman	See Ada.
Sherburne*† ..... Martin	A. G. T. BROUN.
Silver Lake*† .. McLeod	See Glencoe.
▲Slayton*† ..... Murray	B. H. Whitney.
Sleepy Eye*† ..... Brown	SOMERVILLE & OLSEN.
South St. Paul*† . Dakota	See St. Paul.
Springfield*† ... Brown	George T. Olson.
Spring Grove*† . Houston.	O. K. Dahle.
Spring Valley*† Fillmore	J. Q. Farmer.
Staples*† ..... Todd	E. F. Gummer.
Starbuck*† ..... Pope	O. J. Johnson.
Steen*† ..... Rock	See Luverne.
Stephen*† ..... Marshall	G. A. Carr.
Stewart*† ..... McLeod	See Glencoe.
Stewartville*† .. Olmsted	O. E. Hammer.
▲Stillwater*† . Washington	MANWARING & SULLIVAN.
St. Bonifacius*† Hennepin	See Minneapolis.
St. Charles*† ..... Winona	E. Hill.
▲St. Cloud*† ..... Stearns	D. T. CALHOUN.
St. Hilaire*† ... Red Lake	J. K. Hannay.
▲St. James*† ... Watonwan	W. S. HAMMOND.
¶▲St. Paul*† ..... Ramsey	CHARLES BECHHOEFER, National German-American Bank Bldg. Refers to National German-American Bank.
" ..... "	BENSON & PHILLIPS, 622-624 Globe Building. Attorneys for John Martin Lumber Co.
" ..... "	BRIGGS & MORRISON, 604 N. Y. Life Bldg. Attorneys for A. B. Stickney, Pres., C. G. W. Ry. Co.
" ..... "	F. G. INGERSOLL, 814-815 New York Life Bldg. Refers to Merchants National Bank.
" ..... "	JOHN B. & E. P. SANBORN, National German-American Bank Building. Attorneys for National German-American Bank.
" ..... "	WARNER & LAWRENCE, 714-718 Germania Life Ins. Bldg. Reference: First National Bank
▲St. Peter*† ..... Nicollet	A. A. STONE.
Swanville*† .... Morrison	See Little Falls.
Taylor's Falls*† . Chisago	See St. Paul.
Tenhassen ..... Martin	See Fairmont.
Thief Riv. F'lls*† Redlake	Henry W. Lee.
Torah*† ..... Stearns	See St. Cloud.
Tower*† ..... St. Louis	W. G. Bonham.
Tracy*† ..... Lyon	C. W. Main.
Truman ..... Martin	See Welcome.
Twin Valley*† .. Norman	E. M. Niles.

Town and County.	Name.
▲Two Harbors*• † ..... Lake	JOHN DWAN.
Tyler*• † ..... Lincoln	H. A. STRICKER.
Ulen*• † ..... Clay	See Hawley.
Verndale*• † ..... Wadena	A. B. Kling.
VernonC'ter*• † Blue E'rth	See Mankato.
Vesta ..... Redwood	C. H. HARRIS.
Virginia*• † ..... St. Louis	M. C. Palmer.
▲Wabasha*† ..... Wabasha	MULLEN & BOWDITCH.
Wabasso ..... Redwood	See Walnut Grove.
Waconia*• † ..... Carver	See Minneapolis.
▲Wadena*• † ..... Wadena	COPPERNOLL & WILLSON.
▲Walker*† ..... Cass	J. G. McGARRY.
Walnutgrove*• † . Redw'd	Mohler & Gooler.
▲Warren*• † ..... Marshall	A. Grindeland.
▲Waseca*• † ..... Waseca	JAMES M HANLEY.
Waterville*• † .... Lesueur	G. F. Dullam.
Watkins*• † ..... Meeker	See Eden Valley.
Waverly*• † ..... Wright	See Buffalo.
Welcome*• † ..... Martin	G. M. Hopp.
Wells*• † ..... Faribault	D. A. Odell.
West Concord*• † .. Dodge	W. W. Westcott.
West Duluth*• † . St. Louis	Pealer & Fesler.
▲Wheaton*• † ..... Traverse	O'Hair & Murphy.
▲Willmar*• † .... Kandiyohi	G H. Otterness.
▲Windom*• † .. Cottonwood	THOMAS E. SIME.
WinnebagoC.*• † Fariba'lt	H. L. Bullis.
▲Winona*• † ..... Winona	WEBBER & LEES.
Winthrop*• † ..... Sibley	E. H. Huebner.
Wood Lake*• † Yel'wMed.	See Granite Falls.
Woodstock*• † . Pipestone	See Pipestone.
▲Worthington*• † ... Nobles	J. A. TOWN.
Wykoff*• † ..... Fillmore	See Spring Valley.
Zumbrota*• † .... Goodhue	J. A. Rocking.

MISSISSIPPI.

Town and County.	Name.
▲Aberdeen*• † ..... Monroe	GILLEYLEN & LEFTWICH.
Ackerman*• † .... Choctaw	See Kosciusko.
Amory*• † ..... Monroe	See Tupelo.
▲Ashland* ..... Benton	Kimbrough, Kyle, McDonald & Simpson.
▲Augusta* ..... Perry	See Hattiesburg.
Baldwyn*• † ..... Lee	Wm. Cox.
▲Batesville*• † ..... Panola	Lowrey & Perkins.
▲Bay St. Louis*• † . Hancock	Bowers, Chaffe & McDonald.
▲Belen* ..... Quitman	James W. Mack.
Belzona* ..... Washington	See Indianola.
Biloxi*• † ..... Harrison	WHITE & NEVILLE.
▲Booneville*• † .... Prentiss	B. A. P. Selman.
▲Brandon*• † ..... Rankin	H. S. Cole.
▲Brookhaven*• † .. Lincoln	CASSEDY & CASSEDY.
Brookville*• † ... Noxubee	See Macon.
▲Canton*• † ..... Madison	F. B. PRATT.
▲Carrollton*• † ..... Carroll	D. A. McEarchen.
▲Carthage* ..... Leake	Lockett & Sullivan.
Centerville*• † . Wilkinson	See Gloster.
Charleston*. Tallahatchie	Dinkins & Caldwell.
▲Clarksdale*• † .. Coahoma	R. H. WILDBERGER.
Cleveland ..... Bolivar	See Rosedale.
▲Coffeeville*• † . Yalobusha	BREWER, WILSON & ARNOLD
▲Columbia* ..... Marion	Mounger & Mounger.
▲Columbus*• † ... Lowndes	WILLIAM BALDWIN.
Como Depot*• † ... Panola	Kyle & Shouds.
▲Corinth*• † ..... Alcorn	J. M. Boone.
Crystal Springs*• † Copiah	See Hazlehurst.
▲Decatur* ..... Newton	Thomas Keith.
▲Dekalb* ..... Kemper	See Macon.
Durant*• † ..... Holmes	J. Wiener.
▲Ellisville*• † ..... Jones	Shannon & Street.
Enterprise*• † ..... Clarke	BUCKLEY & HALSELL.
Eupora*• † ..... Webster	Dunn & Dunn.
▲Fayette*• ..... Jefferson	R. L. Corban.
▲Forest*• † ..... Scott	Jeff. Kent.
▲Friarpoint*• † ... Coahoma	Fitzgerald & Maynard.
▲Fulton* ..... Itawamba	E. C. Patton.
Gloster*• † ..... Amite	F. A. McClain.
Goodman*• † ..... Holmes	See Durant.
▲Greenville*• † Washington	JAYNE & WATSON.
▲Greenwood*• † .... Leflore	L. P. YERGER.
▲Grenada* ..... Grenada	ROBERTSON HORTON.
Gulfport*• † ..... Harrison	F. M. Evans.
▲Hattiesburg*• † ..... Perry	S. E. Travis.
▲Hazlehurst*• † ..... Copiah	J. S. SEXTON.
▲Hernando*• † ..... De Soto	A. M. Solomon, Jr.
▲Holly Springs*• † . Marshall	STRICKLAND & GARRY.
▲Houston* ..... Chickasaw	Lyon & Stockett.
▲Indianola*• † ... Sunflower	Baker & Moody.
▲Iuka*• † ..... Tishomingo	J. A. E. Pyle.
¶▲Jackson*• † ..... Hinds	ALEXANDER & ALEXANDER Attorneys for Capital State Bank.
" ..... "	BRAME & BRAME. Refer to any bank in Mississippi.
Jonestown*• .... Coahoma	See Clarksdale.
▲Kosciusko*• † ..... Attala	ANDERSON & DAVIS.
Laurel*• † ..... Jones	T. G. McCallum.

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Town and County.	Name.
▲Leakesville .....Greene	J. E. Alderman.
Leland*†.....Washington	See Greenville.
▲Lexington*†.....Holmes	H. S. HOOKER, Jr.
▲Liberty*.....Amite	See Gloster.
▲Louisville*.....Winston	Hopkins & Gully.
▲Macon*†.....Noxubee	HELM & ALLGOOD.
▲Magnolia*†..... Pike	J. H. Price.
▲Mayersville*.... Issaquena	See Rolling Fork.
McComb*†..... Pike	J. B. WEBB.
▲Meadville*..... Franklin	See Fayette.
▲Meridian*†....Lauderdale	COCHRAN & BOZEMAN. Refer to First National Bank.
▲Mississippi City*† Harr'n	See Bay St. Louis.
▲Monticello*..... Lawrence	J. H. Arrington.
Moss Point*†.....Jackson	C. H. Wood.
▲Natchez*†..... Adams	A. H. GEISENBERGER. Attorney for Merchants & Planters Bank.
▲New Albany*† .... Union	See Lee Crum.
Newton*†.....Newton	J. R. Byrd.
Ocean Springs*†Jackson	See Scranton.
Okolona*†....Chickasaw	Stovall & Williams.
▲Oxford*†..... Lafayette	H. A. Barr.
▲Paulding*.....Jasper	Stone Deavours.
▲Philadelphia*....Neshoba	H. H. Rodgers.
Pickens*†..... Holmes	See Lexington.
▲Pittsboro* .....Calhoun	BREWER, WILSON & SMITH.
▲Pontotoc*† .....Pontotoc	O. C. Carr.
Poplarville*†Pearl River	Shivers & Shivers.
▲Port Gibson*†.Claiborne	J. McCARTIN.
▲Purvis*† ..... Marion	Henry Mounger.
▲Quitman*†..... Clarke	See Meridian.
▲Raleigh* ..... Smith	See Forest.
▲Raymond*†.....Hinds	D. S Fearing.
▲Ripley*†..... Tippah	JOHN Y. MURRY, Jr.
▲Rosedale*†.....Bolivar	CHARLES SCOTT AND E. H. WOODS.
▲Sardis*†.....Panola	Boothe & Boothe.
▲Scranton*†..... Jackson	BALLARD & BALLARD.
▲Senatobia*†..... Tate	J. F Dean.
▲Starkville*† .. Oktibbeha	CARROLL & MAGRUDER.
Summit*†..... Pike	J. B. Holden.
Tchula*†..... Holmes	See Lexington.
Terry*†..... Hinds	B. F. Fortner.
▲Tunica*†..... Tunica	Henderson & Bankston.
▲Tupelo*†..... Lee	ALLEN & ROBINS.
Utica*†..... Hinds	See Jackson.
▲Vaiden*†..... Carroll	McClurg & Flowers.
▲Vicksburg*† .... Warren	DABNEY & McCABE. Attorneys for First National Bank.
▲Walthall* ..... Webster	Fox, Rowe & Lamb.
▲Water Valley*†..Yalob'a	BREWER & WILSON.
▲Waynesboro*† ...Wayne	C. R. Pitts.
Wesson*†.....Copiah	See Hazlehurst.
▲West Point*†.....Clay	ROANE & McCLELLAN.
▲Westville* .....Simpson	A. W. Dent.
▲Williamsburg* Covington	D. A. McIntosh.
▲Winona*† ..Montgomery	SWEATMAN, TROTTER & KNOX.
▲Woodville*† ..Wilkinson	Bramlett & Tucker
▲Yazoo City*†.....Yazoo	E. DRENNING.

MISSOURI.

Town and County.	Name.
Adrian*† .....Bates	A. J. Smith.
Agency*.....Buchanan	E. W. Miller.
▲Albany*†..... Gentry	CHARLES H. S. GOODMAN. References: Bank of Albany; Tootle, Lemon & Co., bankers, St. Joseph, Mo.
Alma*†.....LaFayette	See Blackburn.
Altamont*†.....Daviess	T. M. Mallory.
▲Alton*..... Oregon	J. D. Brooks.
Amity*†.....DeKalb	See Maysville.
Amsterdam*† ..... Bates	See Butler.
Appleton City*† St. Clair	JOHN A. GILBREATH.
Armstrong*†....Howard	R. M. Bagby.
Arrow Rock* ..... Saline	See Marshall.
Ash Grove*†.....Greene	Harvey Murray.
Ashland* ..... Boone	Eli Penter.
Atlanta*†..... Macon	See Laplata.
Aurora*†..... Lawrence	E. J WHITE.
Auxvasse*†.... Callaway	R. G. Hale.
▲Ava*.....Douglas	Adams Bros.
Baring*†..... Knox	See Edina
Barnard*†..... Nodaway	P. J. Hainey.
Belton*†..... Cass	L. M. Crouch.
▲Benton*†..... Scot.	J. L. Moore.
▲Bethany*†..... Harrison	ALVORD & FRISBY.
Bethel*..... Shelby	See Shelbyville.
Bevier*†..... Macon	C. F. Hale.
Billings*†..... Christian	W. F. Lamkin.
Birch Tree*†....Shannon	See Winona.
Blackburn*†.....Saline	See Marshall.
Blackwater*†.... Cooper	See Boonville.
Blairstown*†.....Henry	W. R. Phipps.
▲Bloomfield*.....Stoddard	E. J. WILLIAMS.
Blue Springs*†..Jackson	Herrington & Burrus.
Blythedale*†... Harrison	See Bethany.
Bolckow*†..... Andrew	See Savannah.
▲Bolivar*†..... Polk	UPTON & SKINKER.
Bonne Terre*†St. Franc's	J. H. Malngen.
▲Boonville*†..... Cooper	W. V. DRAFFEN.
Bosworth*†..... Carroll	C. W. Lawrence.
▲Bowling Green*†.... Pike	J. D. HOSTETTER.
Brashear*†..... Adair	Blair & Vawter.
Braymer*†.....Caldwell	D. E. Adams.
Breckinridge*†. Caldwell	O. J. Chapman.
Bronaugh*†..... Vernon	See Sheldon.
Brookfield*†..... Linn	A A. BAILEY.
Browning*†..... Linn	E. B. Fields.
Brunswick*†... Chariton	Louis Benecke.
Bucklin*†..... Linn	F. W. Byrd.
Buckner*†..... Jackson	See Independence.
▲Buffalo*..... Dallas	D. M. Rush.
Bunceton*†..... Cooper	See Boonville.
Burlington Jc.*†..Nod'y	J. F. Robertson.
▲Butler*†..... Bates	SMITH & STANLEY.
Caincsville*†... Harrison	S. P. Davisson.
Calhoun*†..... Henry	L. R. Simpson.
▲Califfornia*†... Moniteau	J. W. HUNTER.
Callao*†..... Macon	See Macon City.
Camden Point*†.... Platte	See Platte City.
Cameron*†..... Clinton	Turner & Goodrich.
Campbell*†..... Dunklin	See Kennett.
Canton*†..... Lewis	JERRY M. JEFFRIES.
Cape Girardeau*†. C. Gir.	B. F. DAVIS.
Carl Junction*†... Jasper	WILLIS G. CLARKE.
▲Carrollton*†..... Carroll	CHARLES R. PATTISON.
Carterville*†..... Jasper	Howard Gray.
▲Carthage*†..... Jasper	HARDING & BRIGHT.
▲Caruthersville*• Pemiscot	ROBERTS & HUNT.
▲Cassville*•..... Barry	T. M. Allen.
Center*†..... Ralls	E. W. Keithly.
Center View*†.. Johnson	See Warrensburg.
▲Centerville*.... Reynolds	Z. C. Smith.
Centralia*†..... Boone	H. S. Booth.
Chamois*†..... Osage	Henry Marquand.
▲Charleston*†. Mississippi	RUSSELL & DEAL.
Chilhowee*†..... Johnson	See Warrensburg.
▲Chillicothe*†. Livingston	CHARLES A. LOOMIS.
Chula*†..... Livingston	R. F. Davis.
Clarence*†..... Shelby	George C. Grant.
Clark*†..... Randolph	See Moberly.
Clarksburg*†.... Moniteau	See California.
Clarksdale*†..... DeKalb	Brown & Hunt.
Clarksville*†..... Pike	Edwards & Duvall.
▲Clayton*†..... St. Louis	See Central
Clearmont*†.. Nodaway	See Maryville.
▲Clinton*†..... Henry	C C. DICKINSON.
Clyde*..... Nodaway	F. J. McCarthy.
Coffeyburg*..... Daviess	See Pattonsburg.
Colecamp*†..... Benton	N. H. Robinson.
▲Columbia*†..... Boone	C. B. SEBASTIAN.
Commerce*†..... Scott	Wm. Ballentine.
Concordia*†.. Lafayette	See Higginsville.
Conway*•..... Laclede	R. S. Phillips.
Corder*†..... Lafayette	See Higginsville.
Corning*†..... Holt	See Oregon.
Cowgill*†..... Caldwell	See Kingston.
Craig*†..... Holt	See Oregon.
Cross Timbers*..Hickory	See Hermitage.
Cuba*†..... Crawford	See Steelville.
Curryville*†..... Pike	J. D. Gates.
Dadeville*..... Dade	See Greenfield.
▲Danville*.... Montgomery	See Montgomery City.
Darlington*† .... Gentry	Joseph Sager.
Dearborn*†..... Platte	See St. Joseph.
Deepwater*†..... Henry	W. S. Banta.
De Kalb*†.....Buchanan	See St. Joseph.
De Soto*†.....Jefferson	JOHN L. THOMAS & SON.
Dexter*†..... Stoddard	Mozley & Liles.
Dixon*†..... Pulaski	W. H. Murphy.
▲Doniphan*†..... Ripley	J. C. Sheppard.
Downing*†..... Schuyler	W. T. Cowell.
Drexel*†..... Cass	John. F. Lawder.
Eagleville* ..... Harrison	See Blythdale.
E. Prairie*†..Mississippi	See Charleston.
Edgerton*†..... Platte	Bruce & Cumberford.
▲Edina*†..... Knox	W. C. HOLLISTER.
Eldon*†..... Miller	W. M. Lumpkin.
El DoradoSprings*•Cedar	R. N. Bannister.
Elmo*†..... Nodaway	See Maryville.
Elsberry*†..... Lincoln	W. A. Dudley.
▲Eminence*..... Shannon	L. B. Shuck.
Ethel*†..... Macon	J. T. White.
Everton*†..... Dade	Howard Ragsdale.
Excelsior Springs*† Clay	FRANK A. BENSON.
Fairfax*†..... Atchison	See Tarkio.
Fairplay*†..... Polk	See Bolivar.
Farber*†..... Audrain	See Laddonia.
▲Farmington*. St. Francois	M. R. SMITH.
Faucette*†..... Buchanan	See St. Joseph.
▲Fayette*†..... Howard	A. W. WALKER.
Festus*†..... Jefferson	R. A. Swink.
Fillmore*..... Andrew	See Savannah.
Flatriver*†..St. Francois	See Bonne Terre.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Florida*.....Monroe	Bartlett Rosell.
Forest City*•†.....Holt	B. F. McDaniel.
▲Forsyth*.....Taney	Wm. H. Johnson.
Foster*.....Bates	See Butler.
Frankford*•†.....Pike	Jesse B Jones.
▲Fredericktown*•†Madis'n	E. D Anthony.
Freeman*•†.....Cass	See Harrisonville.
▲Fulton*•†.....Callaway	T. A. BOULWARE.
▲Gainesville*.....Ozark	See Ava.
▲Galena*.....Stone	John T. Moore.
▲Gallatin*•†.....Daviess	HAMILTON & DUDLEY.
Galt*•.....Grundy	M. Bingham.
Garden City*•†.....Cass	W. R. Hall.
Gayoso*.....Pemiscot	See Caruthersville.
Gentry.....Gentry	See Darlington.
Gibbs*•†.....Adair	See La Plata.
Gilliam*•†.....Saline	See Slater.
Gilman City•.....Harrison	Charles D. Knight.
Glasgow*•†.....Howard	H. C. COCKERILL.
Glenwood*•†.....Schuyler	H. D. B. Cutler.
Golden City*•†.....Barton	H. A. Raymond.
Gorin*•†.....Scotland	See Memphis.
Gower*•†.....Clinton	See Plattsburg.
Graham*.....Nodaway	See Maitland.
Granby*•†.....Newton	See Neosho.
Granger*•†.....Scotland	See Memphis.
▲Grant City*•†.....Worth	J. E. SCHOOLER.
Green Castle*.....Sullivan	See Milan.
Green City*•†.....Sullivan	See Greencastle.
▲Greenfield*•†.....Dade	L. W. Shafer.
Green Ridge*•†.....Pettis	See Sedalia.
▲Greenville*.....Wayne	See Piedmont.
Guilford*•†.....Nodaway	See Barnard.
Hale*•†.....Carroll	W. T. Dixon.
Hallsville*•†.....Boone	See Columbia.
Hamilton*•†.....Caldwell	S. M. YOUNG.
Hannibal*•†.....Marion	F. W. NEEPER.
Hardin*•†.....Ray	J. T. Allbritain.
Harris*•†.....Sullivan	C. B. Harris.
▲Harrisonville*•†.....Cass	A. A. WHITSITT.
▲Hartville*.....Wright	J. W. Jackson.
Harwood*•†.....Vernon	See Nevada.
Hayti*.....Pemiscot	J. E. Duncan.
▲Hermann*•†.....Gasconade	AUGUST MEYER.
▲Hermitage*.....Hickory	Wm. L. Pitts.
Higbee*•†.....Randolph	J. F. Jarman.
Higginsville*•†.Lafayette	WHITSETT & KEITH.
▲Hillsboro*†.....Jefferson	J. J. Williams.
Holden*•†.....Johnson	J. P. Orr.
Holt*•†.....Clay	D. L. Wilhoit.
Hopkins*•†.....Nodaway	S. E. Browne.
▲Houston*.....Texas	LAMAR & LAMAR.
Houstonia*•†.....Pettis	See Sedalia.
Humansville*•†.....Polk	O. J. McLane.
Hume*•†.....Bates	See Rich Hill.
Humphreys*•†...Sullivan	J. D. Johnson.
Hunnewell*•†.....Shelby	See Shelbina.
▲Huntsville*•†..Randolph	JOHN N. HAMILTON.
Hurdland*•†.....Knox	See Edina.
Iberia*.....Miller	See Dixon.
▲Independence*•† Jackson	ALBERT M. OTT.
▲Ironton*•†.....Iron	William R. Edgar.
▲Jackson*•†.Cape Girard'u	W. H. Miller.
Jameson*•†.....Daviess	See Gallatin.
Jamesport*•†.....Daviess	SAM W. BUZARD.
Jamestown*†....Moniteau	See California.
Jasper*•†.....Jasper	See Lamar.
¶▲Jefferson City*•†...Cole	F. M. BROWN.
Jerico*.....Cedar	See Stockton.
Jonesburg*•†Montg'mery	Johnson & Drunert.
Joplin*•†.....Jasper	JAMES P. MEAD.
▲Kahoka*•†.....Clark	Charles Hiller.
Kansas City*•†...Jackson	ASHLEY, GILBERT & DUNN, Massachusetts Bldg. Refer to First National Bank and National Bank of Commerce, Kansas City; East River National Bank, N. Y.
" ..... "	GAGE, LADD & SMALL, Rooms 605, 606, 607 and 608 New York Life Bldg. Attorneys for U. S. Trust Co. and International Loan & Trust Co.
" ..... "	HARWOOD & MEREDITH, New York Life Bldg. Refer to Pennsylvania Fire Insurance Co., Philadelphia, and to any bank in Kansas City.
" ..... "	KARNES, NEW, HALL & KRAUTHOFF, Water Works Bldg. Special attention to commercial and corporation law and proceedings in bankruptcy. Refer to any bank in Kansas C.
" ..... "	LATHROP, MORROW, FOX & MOORE, 117 West Sixth Street. Refer to any bank or wholesale house in Kansas City.
Kansas City *•†...Jackson (*Continued.*)	MESERVEY, PIERCE & GERMAN, American Bank Building. Attorneys for American Surety Co., New York. Refer to National Bank of Commerce.
" ..... "	GRANT I. ROSENZWEIG and Assistants, N.Y. Life Building. Refers to Union National Bank
" ..... "	FRANK TITUS, N.Y. Life Bldg. Collections and commercial law. Twenty years' local practice. Refers to Union National and Citizens National Bank.
" ..... "	WARNER, DEAN, McLEOD & HOLDEN, Keith & Perry Bldg. Attorneys and counselors at law.
" ..... "	WILLIAMS & DAVISON, N. Y. Life Bldg. Refer to First National Bank, American National Bank and Union National Bank! Eastern references upon application.
" ..... "	WOLLMAN, SOLOMON & COOPER, Water Works Bldg. References: National Bank of Commerce and Inter-State National Bank.
Kearney*•†.....Clay	See Liberty.
▲Kennett*•†.....Dunklin	C. P. Hawkin.
▲Keytesville*•†...Chariton	O. F. SMITH.
Kidder*•†.....Caldwell	See Kingston.
King City*•†.....Gentry	J. W. Sullinger.
▲Kingston*•.....Caldwell	C. S. McLaughlin.
Kingsville*•†.....Johnson	See Warrensburgh.
▲Kirksville*•†.....Adair	RIEGER & RIEGER.
Kirkwood*•†....St. Louis	O. G. MULD.
Knobnoster*•†...Johnson	S. G. Kelley.
Knox City*•†.....Knox	See Edina.
La Belle*•†.....Lewis	E. A. Dowell.
Laclede*•†.....Linn	O. F. Libby.
Laddonia*•†.....Audrain	E. C. Kennan.
La Grange*•†.....Lewis	George R. Davis.
▲Lamar*•†.....Barton	DOLE & BURNETT.
Lamonte*•†.....Pettis	See Sedalia.
▲Lancaster*•†.....Schuyler	N. M. Shelton.
La Plata*•†.....Macon	Joseph Park.
Laredo*•†.....Grundy	See Trenton.
Lathrop*•†.....Clinton	See Plattsburg.
Latour*•†.....Johnson	See East Lynne.
Lawson*•†.....Ray	See Richmond.
▲Lebanon*•†.....Laclede	J. P. NIXON.
Lee's Summit*•†.Jackson	T. J. Hackler.
Leeton*†.....Johnson	See Warrensburg.
Lemonville*†.....Putnam	See Unionville.
Lewistown*•†.....Lewis	R. J. McNally.
▲Lexington*•†...Lafayette	ALEXANDER GRAVES.
Liberal*•†.....Barton	Grant Comfort.
▲Liberty*•†.....Clay	MARTIN E. LAWSON.
Licking*.....Texas	W. H. Craven.
Lincoln*•†.....Benton	See Warsaw.
▲Linn*†.....Osage	Ryors & Vorhall.
▲Linn Creek*.....Camden	S. C. Roach.
▲Linneus*•†.....Linn	George B. Milburne, Jr.
Lock Spring*•†...Daviess	See Gallatin.
Lockwood*•†.....Dade	A. J. Young.
Louisiana*•†.....Pike	JAMES W. REYNOLDS
Lowry City*•†....St. Clair	See Osceola.
Lucerne*•†.....Putnam	T. B. Davis.
Ludlow*•†.....Livingston	See Chillicothe.
Luray*•†.....Clark	See Kahoka.
Lutesville*•†.....Bollinger	See Marbichill.
▲Macon*•†.....Macon	JOHN A. WHITE.
Madison*•†.....Monroe	George W. Ferrell.
Maitland*•†.....Holt	R. B. Bridgeman.
Malden*•†.....Dunklin	John T. McKay.
Malta Bend*•†.....Saline	See Marshall.
Mansfield*•†.....Wright	L. D. Marr.
▲Marbiehill*†....Bollinger	W. K. Chandler.
Marceline*•†.....Linn	Harry K. & H. J. West.
Marionville*•†. Lawrence	C. C. Matlock.
▲Marshall*•†.....Saline	M. P. LYONS.
▲Marshfield*•†.....Webster	M. SELPH.
Martinsburg*•†..Audrain	See Mexico.
▲Maryville*•†.....Nodaway	C. A. ANTHONY.
▲Maysville*•†.....DeKalb	Frank Costello.
Mayview*•†.....Lafayette	See Higginsville.
McFall*•†.....Gentry	C. S. Lockwood.
Meadville*•†.....Linn	E. D. Harvey.
▲Memphis*•†.....Scotland	N. M. PETTINGILL.
Mendon*•†.....Chariton	See Keytesville.
Mendota*•†.....Putnam	See Unionville.
Mercer*•†.....Mercer	See Lineville, Iowa.
Merwinet.....Bates	See Butler.
▲Mexico*•†.....Audrain	GEORGE ROBERTSON.
Miami*.....Saline	John A. Dunlap.
Middletown*Montgomery	S. W. & C. I. Ray.
▲Milan*•†.....Sullivan	JOHN M. CAMPBELL.
Missouri City*•†.....Clay	L. G. Hopkins.
Moberly*•†.....Randolph	WILLARD P. CAVE.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
Mokane*† ..... Callaway	See Tebbetts.
Monett*† ..... Barry	JOHN T. BURGESS.
Monroe City*†.. Monroe	R. B. Bristow.
Montgomery City*† Mont	J. D. BARNETT.
▲Monticello*..... Lewis	J. E. Thompson.
Montrose*†..... Henry	N. B. Conrad.
Morley*†..... Scott	R. A. Kingsbury.
Morrisville*..... Polk	See Bolivar.
Mound City*† ..... Holt	D. W. Porter.
Mountain Grove*† Wri't	C. F. Evans.
Mt. Moriah*..... Harrison	See Bethany.
▲Mt. Vernon*†..Lawrence	Henry Brumback.
Nelson*†..... Saline	Wm. D. Bush.
▲Neosho*†..... Newton	GEORGE HUBBERT.
▲Nevada*†..... Vernon	WRIGHT & WRIGHT.
Newark*..... Knox	See Edina.
New Cambria*†.. Macon	BERT D. NARTONI.
New Florence*†.. Mont'y	T. J. Powell.
New Franklin*† Howard	M. T. Hardister.
New Hampton*† Harrison	See Bethany.
New Haven*†.. Franklin	See Washington.
▲New London*†..... Ralls	JOHN MEGOWN.
▲New Madrid*† New Mad.	ROBERT RUTLEDGE.
Newtown*†..... Sullivan	See Trenton.
Niangua*..... Webster	See Marshfield.
Norborne*†..... Carroll	Sidney Miller.
Novelty*..... Knox	W. N. Doyle.
Oak Grove*†.... Jackson	See Blue Springs.
Odessa*†..... Lafayette	N. M. Houx.
Olean*†..... Miller	See Tuscumbia.
▲Oregon*..... Holt	T. C. DUNGAN.
Oronogo*†..... Jasper	See Webb City.
Orrick*†..... Ray	See Richmond.
Osborn*†..... DeKalb	P. M. Hatch.
▲Osceola*†..... St. Clair	Mann & Daniel.
Osgood*†..... Sullivan	See Milan.
Otterville*†..... Cooper	Thomas J. Starke.
▲Ozark*†..... Christian	W. A. LONG.
Pacific*†..... Franklin	See Washington.
▲Palmyra*†..... Marion	W. M. BOULWARE.
▲Paris*†..... Monroe	J. R. REYNOLDS.
Parkville*†..... Platte	James Brown.
Parnell*†..... Nodaway	See Sheridan.
Pattonsburg*†.. Daviess	T. A. Gaines.
Pax*..... Lawrence	See Mt. Vernon.
Perry*†..... Ralls	See Hannibal.
▲Perryville*†..... Perry	EDWARD ROBB.
Piedmont*†..... Wayne	DURHAM & DAVIS.
Pierce City*†.. Lawrence	F. C. Johnston.
Pilotgrove*†..... Cooper	See Boonville.
▲Pineville*..... McDonald	J. A. Sturges.
▲Platte City*†..... Platte	N. B. Anderson.
▲Plattsburg*†..... Clinton	E. C. HALL.
Pleasant Hill*†.... Cass	GEORGE W. BRUCE.
Polo*†..... Caldwell	F. B. Kiepper.
▲Poplarbluff*†..... Butler	S. M. CHAPMAN.
Portland*†..... Callaway	See Fulton.
▲Potosi*†..... Washington	E. M. Dearing.
Powersville*†... Putnam	E. C. Wickless.
▲Princeton*†..... Mercer	IRA B. HYDE & SON.
Purdin*†..... Linn	See Laclede.
Puxico*†..... Stoddard	See Bloomfield.
Queen City*†.. Schuyler	W. M. Saxbury.
Quitman*†..... Nodaway	A. Collins.
Ravanna*..... Mercer	See Princeton.
Ravenwood*†..Nodaway	See Sheridan.
Raymore*†..... Cass	See Harrisonville.
Rea*†..... Andrew	See Savannah.
Republic*†..... Greene	Mooneyham & Mooneyham.
Rhineland*† Montgomery	See Hermon.
Rich Hill*†..... Bates	TEMPLETON & HALES.
Richland*†..... Pulaski	S. J. Manes.
▲Richmond*†..... Ray	C. T. GARNER.
Ridgeway*†.... Harrison	See Bethany.
Rocheport*†..... Boone	See Boonville.
▲Rockport*†..... Atchison	Hunt & Bailey.
Rockville*†..... Bates	W. E. Heyle.
Rogersville*†... Webster	See Marshfield.
▲Rolla*†..... Phelps	T. M. JONES.
Rosendale*†..... Andrew	See Savannah.
Rothville*†..... Chariton	See Keytesville.
Russellville*†..... Cole	See Jefferson City.
Rutledge*†..... Scotland	See Memphis.
▲Salem*†..... Dent	L. Judson.
Salisbury*†..... Chariton	W. S. STOCKWELL.
Sarcoxie*†..... Jasper	D. M. Roper.
▲Savannah*†..... Andrew	WILLIS G. HINE.
Schell City*†..... Vernon	See Nevada.
▲Sedalia*†..... Pettis	JAMES T. MONTGOMERY.
Seneca*†..... Newton	R. J. Balch.
Seymour*†..... Webster	A. H. Davis.
Shelbina*†..... Shelby	W. O. L. JEWETT & SON.
▲Shelbyville*..... Shelby	P. B. Dunn.
Sheldon*†..... Vernon	J. P. Jones & Son.
Sheridan*†..... Worth	See Grant City.
Silexton*†..... Scott	J. W. Moore.
Silex*†..... Lincoln	See Troy.
Skidmore*†..... Nodaway	W. M. Howden.
Slater*†..... Saline	C. P. STARTS.
Smithton*†..... Pettis	See Sedalia.
Smithville*†..... Clay	Z. S. Collins.

Town and County.	Name.
So. St. Joseph†.Buchanan	See St. Joseph.
So. West City*.McDonald	See Pineville.
Sparta*†..... Christian	See Ozark.
Spickard*†..... Grundy	J. A. Denslow.
▲Springfield*†..... Greene	WHITE & McCAMMON.
Stanberry*†..... Gentry	C. A. RATCLIFFE.
▲Steelville*†..... Crawford	A. H. Harrison.
▲Ste. Genevieve*† S.Genev.	E. A. ROZIER.
Stewartsville*†.De Kalb	J. H. Williams.
▲St. Charles*†.. St. Charles	R. C. HAENSSLER.
St. James*†..... Phelps	See Rolla.
▲St. Joseph*†.. Buchanan	JOHNSON, RUSK & STRINGFELLOW. Refer to First National Bank.
" ..... "	LANDIS & BARR, 1st Nat. Bank Bldg. Commercial and corporation law. Special attention to collections and adjustments. Refer to any bank in the city.
" ..... "	JULIEN B. SHACKELFORD. Refers to the First Nat. Bank.
St. Louis*†..... St. Louis	ABBOTT & EDWARDS, 315 Chestnut St. Attorneys for R. G. Dun & Co. Refer to any bank in St. Louis.
" ..... "	ALTHEIMER & YOUNG, Lincoln Trust Bldg. Refer to Lincoln Trust Co., or any bank or Trust Co. in St. Louis.
" ..... "	FREDERICK H. BACON, 509 Olive St. Refers to State Bank.
" ..... "	GEORGE M. BLOCK, 415 Locust St. Counsel for Jefferson Bank. Refers to Merchants-Laclede National Bank.
" ..... "	COLLINS & JAMISON, 70 Rialto Bldg. Refer to Merchants-Laclede National and Mechanics Banks.
" ..... "	GRANT, CARROLL & KENNEDY, 910 Carleton Bldg. Refer to Continental National Bank.
" ..... "	KOEHLER & REISS, Wainwright Bldg. References: South Side Bank, Lafayette Bank, and International Bank.
" ..... "	SCHULENBURG & MEYER, Lincoln Trust Bldg. Counsel for South Side Bank. Refer to Franklin Bank.
" ..... "	STEWART, CUNNINGHAM & ELIOT, Rialto Bldg. Counsel for Mechanics Bank. Refer also to National Bank of Commerce and Boatmen's Bank.
" ..... "	TAYLOR, ERD & TAYLOR. Counsel for Continental National Bank.
▲Stockton*..... Cedar	JAMES MASTERS.
Stotts City*.... Lawrence	D. B. Jones.
Stoutsville*†..... Monroe	See Paris.
Sturgeon*†..... Boone	Thomas C. Carter.
Sullivan*†..... Franklin	Charles E. Farrar.
Sumner*†..... Chariton	See Keytesville.
Sweet Springs*†... Saline	ROBERT FULKERSON.
Tarkio*†..... Atchison	L. G. POPE.
Thayer*†..... Oregon	S. M. Mecks.
Tina*†..... Carroll	George D. Williams.
Tipton*†..... Moniteau	W. F. Quigley.
▲Trenton*†..... Grundy	HUGH C. SMITH.
Triplett*†..... Chariton	See Keytesville.
▲Troy*†..... Lincoln	R. S. Sutton.
Turney*†..... Clinton	See Plattsburg.
▲Tuscumbia*†..... Miller	L. N. Musser.
▲Union*†..... Franklin	Charles F. Gallenkamp.
Union Star*†.... De Kalb	Henry Boone.
▲Unionville*†..... Putnam	D. F. CALFEE.
Urich*†..... Henry	J. A. Overbey.
▲Vanburen*†..... Carter	Daniel Huett.
Vandalia*†..... Audrain	W. W. Botts.
Verona*†..... Lawrence	See Monett.
▲Versailles*†..... Morgan	WM. FORMAN.
▲Vienna*..... Maries	John W. Terrill.
Walker*†..... Vernon	See Nevada.
Walnut Grove*†.Greene	W. H. Davis.
▲Warrensburg*†.Johnson	EWING COCKRELL.
▲Warrenton*†..... Warren	Peers & Morsey.
▲Warsaw*†..... Benton	H. P. Lay.
Washington*†.. Franklin	Jesse H. Schaper.
Watson*†..... Atchison	See Rock Port.
Waverly*†..... Lafayette	E. M. Edwards.
Wayland*†..... Clark	See Kahoka.
▲Waynesville*..... Pulaski	W. H. Locker.
Weatherby*†.... DeKalb	See Maysville.
Weaubleau*..... Hickory	Theodore Ruett.
Webb City*†..... Jasper	REDDING & OWEN.
Wellington*†.. Lafayette	See Lexington.
Wellsville*.Montgomery	Barker & Shackelford.
Wentzville*†. St. Charles	Charles J. Walker.
Westboro*†..... Atchison	J. W. Peck.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. ●Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
Weston* ..... Platte	Charles H. Hillix.
▲West Plains*•† .... Howell	OLDEN & ORR.
Wheatland* ..... Hickory	Wm. D. Harryman.
Wheeling*•† .. Livingston	See Chillicothe.
Willow Springs*•† Howell	A. MULLINIX.
Windsor*•† ..... Henry	James P. Allen.
Winfield*•† ..... Lincoln	W. H. Jackson.
Winigan* ..... Sullivan	See Greencastle.
Winston*•† ..... Daviess	See Gallatin.
Wyaconda*•† ..... Clark	See Kahoka.
Xenia ..... Putnam	See Unionville.

MONTANA.

Town and County.	Name.
▲Anaconda*•†. Deer Lodge	GEORGE B. WINSTON.
Belt*•† ..... Cascade	Camden Bretz.
▲Bigtimber*•† Sweet Grass	A. G. Hatch.
▲Billings*•† ... Yellowstone	W. M. JOHNSTON.
▲Boulder*•† ..... Jefferson	George F. Cowan.
▲Bozeman*•† ..... Gallatin	LUCE & LUCE.
Bridger ..... Carbon	See Red Lodge.
▲Butte*•† ..... Silver Bow	PEMBERTON & MAURY. Refer without permission to any bank or banker in Butte or Helena.
▲Choteau* ..... Teton	J. G. Blair.
Columbia Falls*•† Flath'd	R. L. Oliver.
Deerlodge...*•† Deerlodge	Edward Scharnikow.
▲Dillon*•† .... Beaver Head	JOHN G. WILLIS.
Forsyth*•† ..... Custer	See Miles City.
▲Fort Benton*•† .... Choteau	B. L. Powers.
▲Glasgow*•† ..... Valley	J. J. Kerr.
Glendale* ... Beaver Head	See Dillon.
▲Glendive*•† ..... Dawson	Thomas C. Holmes.
▲Greatfalls*•† ..... Cascade	SAM'L STEPHENSON.
▲Hamilton*•† ..... Ravalli	Charles M. Crutchfield.
¶▲Helena*•† .... Lewis and [Clarke	CLAYBERG & GUNN. Reference: W. A. Clark & Bro., bankers, Butte, Mont.; also (without permission) to any bank in Montana.
" ..... "	CULLEN, DAY & CULLEN. Attorneys for Union Bank & Trust Co.
▲Kalispell*•† ..... Flathead	Sanford & Grubb.
▲Lewistown*•† ..... Fergus	W. M. Blackford.
▲Livingston* ..... Park	A. P. STARK.
▲Miles City*•† ..... Custer	J. H. JOHNSTON.
▲Missoula*•† ..... Missoula	THOMAS G. MARSHALL.
Neihart*•† ..... Cascade	Richard Bennett.
▲Phillipsburg*•† .. Granite	W. E. MOORE.
Red Bluff ..... Madison	See Virginia City.
▲Red Lodge*•† ..... Carbon	George W. Pierson.
Sandcoulee*•† .... Cascade	See Great Falls.
Stevensville*•† .... Ravalli	GEORGE T. BAGGS.
Stockette ..... Cascade	See Great Falls.
▲Townsend*•†. Broadwater	F. X. DOLENTY.
Twin Bridges*•.. Madison	See Virginia City.
▲Virginia City*•† .. Madison	L. L. Calloway.
▲White SulphurSpgs* Mghr	M. WATERMAN.
Wibaux*•† ..... Dawson	See Glendive.

NEBRASKA.

Town and County.	Name.
Adams*•† ..... Gage	See Beatrice.
▲Ainsworth*•† ..... Brown	P. D. McANDREW.
▲Albion*•† ..... Boone	J. A. Price.
Alexandria*•† ..... Thayer	See Hebron.
Allen*•† ..... Dixon	See Randolph.
Alliance*•† ..... Boxbutte	Wm. Mitchell.
▲Alma*•† ..... Harlan	THOMAS L. PORTER.
Ansley*•† ..... Custer	Judson C. Porter.
Arapahoe*•† ..... Furnas	J. H. Mooney.
Arcadia*•† ..... Valley	John Wall.
Arlington*•†. Washington	W. S. Cook.
Ashland*•† ..... Saunders	W. B. CLARK.
Ashton*•† ..... Sherman	See Loup City.
Atkinson*•† ..... Holt	A. Searly.
▲Auburn*•† ..... Nemaha	G. B. BEVERIDGE.
▲Aurora*•† ..... Hamilton	FRANK COYKENDALL.
Avoca*•† ..... Cass	C. E. Tefft.
Axtell*•† ..... Kearney	See Minden.
Bancroft*•† ..... Cuming	H. L. Keefe.
Barnston*•† ..... Gage	See Blue Springs.
▲Bartlett* ..... Wheeler	Bishop & Anderson.
Bartley*•† ..... Redwillow	See McCook.
▲Bassett*•† ..... Rock	J. A. Douglas.
Battlecreek*•† ... Madison	See Norfolk.
Bayard* ..... Cheyenne	See Geering.
Bazile Mills* ..... Knox	See Creighton.
▲Beatrice*•† ..... Gage	HAZLETT & JACK.
▲Beaver City*•† .... Furnas	Kelley & Keyes.
Beaver Crossing*•† S'w'rd	Horney & Evans.
Beemer*•† ..... Cuming	See West Point.
Belden*•† ..... Cedar	See Randolph.
Bellwood*•† ..... Butler	See David City.
Belvidere*•† ..... Thayer	See Hebron.
Benedict*•† ..... York	See York.
▲Benkelman*•† ..... Dundy	James & Eberhart.
Bennett*•† ..... Lancaster	W. A. Hartley.
Bennington*•† ... Douglas	H. B. Waldron.
Berlin*•† ..... Otoe	See Nebraska City.
Bertrand*•† ..... Phelps	R. J. Ahara.
Bigspring*•† ..... Deuel	See Ogallala.
▲Blair*•† ..... Washington	WALTON & MUMMERT.
Bloomfield*•† ..... Knox	W. De Funk.
▲Bloomington*•†. Franklin	A. H. Byrum.
Blue Hill*•† ..... Webster	R. A. SIMPSON.
Bluesprings*•† ..... Gage	C. S. Otis.
Boelus*•† ..... Howard	S. A. Robinson.
Bradshaw*•† ..... York	John A. Brumsey.
Brainard*•† ..... Butler	A. K. Smith.
▲Brewster* ..... Blaine	E. H Riggs.
Brock*•† ..... Nemaha	See Auburn.
▲Broken Bow*•† ..... Custer	J. R. DEAN.
Bromfield*•† ..... Hamilton	William Glover.
Bruning*•† ..... Thayer	See Hebron.
Bruno*•† ..... Butler	See David City.
Burchard*•† ..... Pawnee	Henry Matters.
Burr*•† ..... Otoe	See Douglas.
▲Burwell*•† ..... Garfield	See Ord.
▲Butte* ..... Boyd	WEBSTER A. GOBLE.
Callaway*•† ..... Custer	R. E. Bregs.
Cambridge*•† ..... Furnas	S. O. Simonds.
Campbell*•† .... Franklin	Sheppard & Black.
Carleton*•† ..... Thayer	V. O. Rewick.
Carroll*•† ..... Wayne	See Wayne.
Cedarbluffs*•† .. Saunders	See Wahoo.
Cedar Rapids* ..... Boone	E. L. Sargent.
▲Central City*•† ... Merrick	P. S. HEATON.
Ceresco*•† ..... Saunders	See Wahoo.
▲Chadron*•† ..... Dawes	A. W. CRITES.
▲Chappell*•† ..... Deuel	E. D Hamilton.
Chester*•† ..... Thayer	See Hebron.
Clarks*•† ..... Merrick	See Central City.
Clarkson*•† ..... Colfax	See Leigh.
Clatonia*•† ..... Gage	See Cortland.
▲Clay Center*•† ..... Clay	AMBROSE C. EPPERSON.
Cody*•† ..... Cherry	See Valentine.
Coleridge*•† ..... Cedar	See Randolph.
Colon*•† ..... Saunders	See Wahoo.
▲Columbus*•† ..... Platte	McALLISTER & CORNELIUS.
Concord*•† ..... Dixon	See Ponca.
Cook*•† ..... Johnson	See Tecumseh.
Cordova*•† ..... Seward	See Seward.
Cortland*•† ..... Gage	F. A. Burling.
Cozad*•† ..... Dawson	J. S. GOOD.
Crab Orchard*•† Johnson	E. B. Laflin.
Craig*•† ..... Burt	See Tekamah.
Crawford*•† ..... Dawes	W. H. Fanning.
Creighton*•† ..... Knox	O. W. Rice.
Creston*•† ..... Platte	J. T. Morris.
Crete*•† ..... Saline	FAYETTE I. FOSS.
Culbertson*•† .. Hitchcock	L. H. Blackledge.
Curtis*•† ..... Frontier	W. H. Latham.
Dakota*•† ..... Dakota	F. A. WOOD.
Danbury*•† .. Redwillow	See Indianola.
Dannebrog*•† ... Howard	Rasmus Hannibal.
Davenport*•† ..... Thayer	M. S. Gray.
▲David City*•† ..... Butler	HASTINGS & HALL.
Dawson*•† ... Richardson	See Falls City.
Daykin*•† ..... Jefferson	See Fairbury.
Decatur* ..... Burt	Thos. R. Ashley.
De Witt*•† ..... Saline	See Wilber.
Diller*•† ..... Jefferson	See Fairbury.
Dixon*•† ..... Dixon	See Ponca.
Dodge*•† ..... Dodge	G. W. Ross.
Doniphan*•† ..... Hall	See Grand Island.
Dorchester*•† ..... Saline	See Crete.
Douglas*•† ..... Otoe	Charles H. Marshall.
Dubois*•† ..... Pawnee	See Pawnee City.
Dunbar*•† ..... Otoe	B. S. Littlefield.
Eagle*•† ..... Cass	See Lincoln.
East Omaha ..... Douglas	See Omaha.
Edgar*•† ..... Clay	Christy & Baden.
Elba* ..... Howard	See St. Paul.
Elgin*•† ..... Antelope	See Oakdale.
Elk Creek*•† .... Johnson	See Tecumseh.
Elkhorn*•† ..... Douglas	See Waterloo.
Elm Creek*•† ..... Buffalo	See Kearney.
Elmwood*•† ..... Cass	W. D. Dermie.
Elsie*•† ..... Perkins	M. L. Mead.
▲Elwood*•† ..... Gosper	A. M. White.
Emerson*•† ..... Dixon	J. Leonard.
Eustis*•† ..... Frontier	See Curtis.
Exeter*•† ..... Fillmore	See Geneva.
▲Fairbury*•† ..... Jefferson	C. H. DENNEY.
Fairfield*•† ..... Clay	J. L. Epperson & Son.
Fairmont*•† ..... Fillmore	See Geneva.
Falls City*•† .. Richardson	J. R. WILHITE.
Farnam*•† ..... Dawson	See Elwood.
▲Filley*•† ..... Gage	See Crab Orchard.
Firth*•† ..... Lancaster	G. F. Collins.
Ft. Calhoun* Washington	See Blair.
Franklin*•† ..... Franklin	H. Whitmore.

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Town and County.	Name.
▲Fremont*† .....Dodge	COURTRIGHT & SIDNER. Refer to First National Bank.
Friend*† .....Saline	J. Palmer.
▲Fullerton*† .....Nance	W. F. Critchfield.
▲Gandy* .....Logan	See North Platte.
▲Geneva*† .....Fillmore	FRANK W. SLOAN.
Genoa*† .....Nance	M. V. Moudy.
▲Gering* .....Scott's Bluff	M. J. Huffman.
Germantown*† ..Seward	See Seward.
Gibbon*† .....Buffalo	G. W Cherrington.
Glitner* .....Hamilton	N. B. Payne.
Glenville*† .....Clay	See Fairfield.
Gordon*† .....Sheridan	S. H. Ladd.
Gothenburg*† ...Dawson	J. M. Ellingsworth.
Grafton*† .....Fillmore	See Geneva.
▲Grand Island*† .....Hall	CHARLES G. RYAN.
▲Grant*† .....Perkins	B. F. Hastings.
▲Greeley* .....Greeley	G. W. Scott.
Greenwood*† .....Cass	See Ashland.
Gresham*† .....York	See York.
Gretna*† .....Sarpy	See Papillion.
Guiderock*† ....Webster	See Red Cloud.
Haigler*† .....Dundy	See Belkelman.
Hallam*† .....Lancaster	See Lincoln.
Hampton*† ....Hamilton	See Aurora.
Hardy*† .....Nuckolls	See Superior.
▲Harrisburg* .....Banner	W. R. Hampton.
▲Harrison*† .....Sioux	G. Guthrie.
▲Hartington*† .....Cedar	MILLER & READY.
Harvard*† .....Clay	L. G. Hurd.
▲Hastings*† .....Adams	TIBBETS BROS., MOREY & FERRIS. Offices at Lincoln and Hastings. Refer to any bank or wholesale house in Lincoln or Hastings.
Havelock*† ...Lancaster	See Lincoln.
▲Hayes Center* .....Hayes	A. G. Ready.
Hay Springs*† ..Sheridan	J. E. Gilmore.
▲Hebron*† .....Thayer	J. T. McCUISTION.
▲Hemingford*† Boxbutte	W. M. Iodence.
Henderson*† .....York	See York.
Herman*† ..Washington	See Blair.
Hickman*† ....Lancaster	W. B. Morrison.
Hildreth*† .....Franklin	See Holdrege.
▲Holdrege*† .....Phelps	ROBERT ST. CLAIR.
Holstein*† .....Adams	See Hastings.
Homer* .....Dakota	See Dakota City.
Hooper*† .....Dodge	See Fremont.
Howe*† .....Nemaha	See Auburn.
Howell*† .....Colfax	See Leigh.
Hubbell*† .....Thayer	See Hebron.
Humboldt*† .Richardson	E. A TUCKER.
Humphrey*† .....Platte	R. P. Drake.
▲Hyannis*† .....Grant	W. L. Matthews.
▲Imperial*† .....Chase	S. S. Bishop.
Indianola*† .. Redwillow	J. S. PHILLIPS.
Ithaca*† .....Saunders	See Wahoo.
Jackson*† .....Dakota	Ed. T. Kearney.
Jansen*† .....Jefferson	See Fairbury.
Johnson*† .....Nemaha	I. H. Clagett.
Julian*† .....Nemaha	Francis Brown.
Juniata*† .....Adams	S. L. Brass.
Kearney*† .....Buffalo	WARREN PRATT
Kenesaw*† .....Adams	S. H. Smith.
Kennard*† ..Washington	See Blair.
▲Kimball*† .....Kimball	J. J. Kinney.
Laurel*† .....Cedar	F. P. Voter.
Lawrence*† ....Nuckolls	See Nelson.
Lebanon*† .. Redwillow	See Indianola.
Leigh*† .....Colfax	W. H. Carleston.
▲Lexington*† ....Dawson	E. A. COOK.
Liberty*† .....Gage	See Beatrice.
¶▲Lincoln*† ....Lancaster	F. A. BOEHMER, 1041 O Street. Refers to American Exchange National Bank.
" ..... "	J. H. BROADY, Burr Block. Refers to Columbia National Bank
" ..... "	STEPHEN L. GEISTHARDT, Burr Block. Refers to Clark & Leonard Investment Co.
" ..... "	TIBBETS BROS., MOREY & ANDERSON. Offices at Lincoln and Hastings. Refer to any bank or wholesale house in Lincoln or Hastings.
Lindsay*† .....Platte	Edw. A. Brodboll.
Linwood*† .....Butler	See David City.
Litchfield*† ....Sherman	See Loup.
Lodgepole*† ...Cheyenne	See Sidney.
Longpine*† ..... Brown	J S Davisson.
Loomis*† .....Phelps	Thomas L. Doherty.
Louisville*† .....Cass	See Plattsmouth.
▲Loup*† .....Sherman	R. J. Nightingale.
Lynch* ..... Boyd	N. D. BURCH.
Lyons*† .....Burt	Fremont Everett.
▲Madison*† .....Madison	WILLIS E. REED.
Madrid*† .....Perkins	See Grant.
Malmo*† .....Saunders	See Wahoo.
Marquette*† ....Hamilton	See Aurora.
Mason City*● ....Custer	See Ansley.

Town and County.	Name.
Maywood*† .....Frontier	See Stockville.
▲McCook*† .... Redwillow	C. E. ELDRED
McCool Junction*† York	See York.
Mead*† ..... Saunders	See Wahoo.
Meadow Grove*† Madison	See Norfolk.
Merna*† ..... Custer	See Broken Bow.
Milford*† ..... Seward	T. A. Healey.
Millard*† ..... Douglas	J. O. Detweller.
Miller*† ..... Buffalo	O. F. Hamilton.
Milligan*† .....Fillmore	See Geneva.
▲Minden*† ..... Kearney	L. W. HAGUE.
Monroe* ..... Platte	See Columbus.
Morsebluff*† ....Saunders	See Wahoo.
▲Mullen*† ..... Hooker	See Thedford.
Murdock*† ..... Cass	H. R. Neitzel.
Murray*† ..... Cass	See Plattsmouth.
▲Nebraska City*† .....Otoe	WILLIAM HAYWARD.
Nehawka*† ..... Cass	See Weeping Water.
▲Neligh*† ..... Antelope	Charles H. Kelsey.
▲Nelson*† ..... Nuckolls	COLE & BROWN.
Nemaha*† ..... Nemaha	See Auburn.
New Castle† ..... Dixon	See Ponca.
Newman Grove*† Madi'n	C. A. Randall.
Newport*† ..... Rock	See Bassett.
▲Niobrara* ..... Knox	S. DRAPER.
Norden* ..... Keyapaha	M. P. Meholin.
Norfolk*† ..... Madison	DANIEL J. KOENIGSTEIN.
Northbend*† .... Dodge	Ernest Kern.
▲North Platte*† .. Lincoln	H. S. RIDGELY.
Oak*† ..... Nuckolls	See Nelson.
Oakdale*† ..... Antelope	M. B. Putney.
Oakland*† ..... Burt	W. D. Smith.
Odell*† ..... Gage	See Blue Springs.
▲Ogallala*† ..... Keith	Albert Mudoon.
Ohiowa*† ..... Fillmore	C. A. Fowler.
▲Omaha*† ..... Douglas	T. W. BLACKBURN, McCague Block. Refers to Merchants National Bank.
" ..... "	CRANE & CRANE, N. Y. Life Bldg Refer to any National bank in Omaha.
" ..... "	E. G. McGILTON, 421-423 First National Bank Building. Reference: Omaha National Bank.
" ..... "	B. N. ROBERTSON, Barker Block. Refers to any National bank in Omaha.
▲O'Neill*† ..... Holt	M. F. HARRINGTON.
Ong*† ..... Clay	S. W. Christy.
Orchard*† ..... Antelope	See O'Neill.
▲Ord*† ..... Valley	H. E. OLESON.
Orleans*† ..... Harlan	Beresford & Simpson.
▲Osceola*† ..... Polk	M. A. Mills.
Osmond*† ..... Pierce	Wm. H. Chappell.
Overton*† ..... Dawson	See Lexington.
Oxford*† ..... Furnas	J. H. Sherwood.
Page*† ..... Holt	See O'Neill.
Palisade*† .... Hitchcock	See Hayes Center.
Palmer*† ..... Merrick	See Central City.
Palmyra*† ..... Otoe	Charles A. Sweet.
Panama*● ..... Lancaster	John T. Marshall.
▲Papillion*† ..... Sarpy	James Hassett.
▲Pawnee City*† ... Pawnee	G. E. BECKER.
▲Pender*† ..... Thurston	G. T. Graves.
Peru*† ..... Nemaha	See Auburn.
Petersburg*† ..... Boone	O. F. Plum.
Phillips*† ..... Hamilton	See Aurora.
▲Pierce*† ..... Pierce	Douglas Cones.
Pilger*† ..... Stanton	See Stanton.
Plainview*† ..... Pierce	J. A. WILLIAMS.
Platte Center*† .... Platte	George N. Hopkins.
▲Plattsmouth*† ..... Cass	BYRON CLARK.
Pleasanton*† ..... Buffalo	See Kearney.
Plymouth*† .... Jefferson	See Fairbury.
▲Ponca*† ..... Dixon	J. J. McCarthy.
Prague*† ..... Saunders	See Wahoo.
Ragan*† ..... Harlan	See Alma.
Randolph*† ..... Cedar	G. W. Wiltsie.
Ravenna*† ..... Buffalo	J. E. Mellett.
▲Red Cloud*† .... Webster	E. W. OVERMAN.
Republican City*† Harlan	N. J. Ludi.
Reynolds*† ..... Jefferson	See Fairbury.
Rising City* ..... Butler	See David City.
Riverton*† ..... Franklin	See Red Cloud.
Rogers*† ..... Colfax	See Schuyler.
Rulo*† ..... Richardson	George D. Kirk.
Rushville*† .... Sheridan	C. L. DAVIS.
Salem*† ..... Richardson	J. A. Sheffer.
Sargent* ..... Custer	E. P. Savage.
Saronville*† ..... Clay	See Sutton.
▲Schuyler*† ..... Colfax	C. J. PHELPS.
Scribner*† ..... Dodge	Henry M. Kidder.
▲Seward*† ..... Seward	J. J. THOMAS.
Shelby*† ..... Polk	See Osceola.
Shelton*† ..... Buffalo	J. F. Walker.
Shickley*† ..... Fillmore	C. W. Price & Co.
Shubert*† .... Richardson	See Falls City.
▲Sidney*† ..... Cheyenne	LEROY MARTIN.
Silver Creek*† ... Merrick	See Central City.
Smithfield*† ..... Gosper	See Elwood.
Snyder*† ..... Dodge	See Fremont.

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Town and County.	Name.
South Bend*•†..... Cass	See Greenwood.
South Omaha*•† .Douglas	See Omaha.
Spencer* ..... Boyd	Sanford Parker.
Springfield*•†.....Sarpy	See Papillion.
▲Springview*....Keyapaha	C. E. Lear.
Stamford*•†.....|.. Harlan	See Orleans.
▲Stanton*•†.....Stanton	A. A. KEARNEY.
Staplehurst*•†.....Seward	See Seward.
St. Edward*•†.....Boone	J. E. Wilson.
▲St. Paul*•† .....Howard	B. D. HAYWARD.
Steinauer*•†.....Pawnee	See Pawnee City.
Stella*•†..... Richardson	See Falls City.
Sterling*•†.....Johnson	E. R. Hitchcock.
▲Stockville* .....Frontier	L. H. Cheney.
Strang*•†.....Fillmore	G. D. Mathewson.
Stratton*•†..... Hitchcock	C. W. Shurtleff.
Stromsburg*•† ..... Polk	E. E. Stanton.
Stuart*•†..... Holt	J. A. Rice.
Sumner*•†.....Dawson	See Lexington.
Superior*•†.....Nuckolls	C. E. Adams.
Surprise*•†.....Butler	See David City.
Sutherland*•† .....Lincoln	See North Platte
Sutton*•†.....Clay	E. E. Hairgrove.
Swanton*•†.....Saline	See Wilber.
Syracuse*•† ..... Otoe	J. W. EATON.
Tablerock*•†.....Pawnee	See Pawnee City.
Talmage*•†..... Otoe	D. W. Livingston.
▲Taylor* ..... Loup	C. I. Bragg.
▲Tecumseh*•† .....Johnson	S. P. DAVIDSON.
▲Tekamah*•† .....Burt	A. N. Corbin, Jr.
Thayer*•†..... York	See York.
▲Thedford*•†.....Thomas	John H. Evans.
Tilden*•†.....Madison	F. L. Putney.
Tobias*•† ..... Saline	See Fairbury.
▲Trenton*•† ....Hitchcock	W. O. Robinson.
▲Tryon.....McPherson	See North Platte.
Ulysses*•†.....Butler	C. M. Skiles.
Unadilla*•† .....Otoe	See Syracuse.
Union*•†..... Cass	See Weeping Water.
University Pl*† Lancaster	See Lincoln.
Upland*•†..... Franklin	See Holdrege.
Utica*•†.....Seward	H. M. Coleman.
▲Valentine*•†.....Cherry	F. M. Walcott.
Valley*•†.....Douglas	See Omaha.
Valparaiso*•†... Saunders	See Wahoo.
Verdigris* .....Knox	See Niobrara.
Verdon*•†.... Richardson	See Falls City.
Vesta*•†..... Johnson	See Tecumseh.
Waco*•†.....York	See York.
▲Wahoo*•†..... Saunders	M. NEWMAN.
Wakefield*•† .....Dixon	J. H. Brown.
Wallace*•†.....Lincoln	See Grant.
Wauneta*•†.....Chase	See Imperial.
Wausa*•†..... Knox	H. M. McLeod.
Waverly*•†.....Lancaster	See Lincoln.
▲Wayne*•†.....Wayne	FRANK M. NORTHROP.
Weeping Water*•†...Cass	A. L. Timblin.
Western*•†..... Saline	See Wilber.
Weston*•†..... Saunders	See Wahoo.
▲West Point*•†....Cuming	T. M. MOODIE.
▲Wilber*•†.....Saline	J. H. Grimm.
Wilcox*•†.....Kearney	E. C. Dailey.
Wilsonville*•†.....Furnas	See Beaver City.
Winside*•† .....Wayne	H. R. Simons.
Wisner*•†.....Cuming	Oliver Oleson.
Woodlake*•†.....Cherry	See Valentine.
Wood River*•†.....Hall	O M. Quackenbush.
Wymore*•†.....Gage	A. D. McCandless.
▲York*•† .....York	BATES & KIRKPATRICK.
Yutan*•†..... Saunders	See Wahoo.

NEVADA.

▲Austin*•†.....Lander	W. D. Jones.
▲Belmont* .....Nye	See Austin.
Candelaria*†.. Esmeralda	See Hawthorne.
¶▲Carson City*•†..Ormsby	TORREYSON & SUMMERFIELD.
▲Dayton*•†..... Lyon	John Lothrop.
▲Elko*•†..... Elko	E. S. Farrington.
▲Ely*..... White Pine	Frank X. Murphy.
▲Eureka*•†.....Eureka	P. Breen.
Gardnerville*•... Douglas	See Genoa.
▲Genoa*•..... Douglas	D. W. Virgin.
▲Hawthorne*•†. Esmeralda	George S. Green.
▲Pioche*†..... Lincoln	George S. Sawyer.
▲Reno*•†..... Washoe	S. SUMMERFIELD.
" "	OSCAR J. SMITH.
▲Stillwater.....Churchill	T. H. Kent.
▲Virginia City*•†....Storey	W. E. F. DEAL.
Wadsworth*•†.... Washoe	See Reno.
▲Winnemucca*•† Humb'ldt	H. WARREN.

NEW HAMPSHIRE.

Alton*•†.....Belknap	See Laconia.
Andover*•†... Merrimack	Barron Shirley.
Ashland*•†..... Grafton	James L. Wilson.
Berlin*•†..... Coos	CHAMBERLIN & RICH.
Bristol*•†.....Grafton	Dearborn & Chase.
Canaan*•†.....Grafton	Geo. W. Murray.
Charlestown*•†.. Sullivan	See Claremont.
Claremont*•†.....Sullivan	COLBY & SON.
▲Colebrook*•†..... Coos	T. F. Johnson.
¶▲Concord*•†..Merrimack	MATTHEWS & SAWYER.
Conway*•†..... Carroll	J. B. Nash.
Derry*..... Rockingham	G. K. & B. T. Bartlett.
▲Dover*•†..... Strafford	ERNEST B FOLSOM.
East Jaffrey*•†..Cheshire	See Peterboro.
Epping*•†... Rockingham	W. H. Drury.
▲Exeter*•†.... Rockingham	EASTMAN & HOLLIS.
Farmington*•†...Strafford	Samuel S. Parker.
Fitzwilliam*•†....Cheshire	Amos J. Blake.
Francestown*†. Hillsboro	See Peterboro.
Franklin*•†... Merrimack	JAMES E. BARNARD.
Franklin Falls*†Merrim'k	Edward G. Leach.
Freedom*..... Carroll	See Conway.
Goffstown*•†... Hillsboro	Samuel Upton.
Gorham*•†..... Coos	A. B. Evans.
Great Falls†.... Strafford	See Somersworth.
Greenville*•† .. Hillsboro	Herbert J. Taft.
Hanover*•†..... Grafton	George H. Hitchcock.
▲Haverhill*•†..... Grafton	WM. F. WESTGATE.
Hillsboro..... Hillsboro	Samuel W. Holman.
Hillsboro Bridge*•† Hill'r	Samuel W. Holman.
Hinsdale*•†..... Cheshire	E. J. Tempie.
▲Keene*•†..... Cheshire	JOHN E. ALLEN.
▲Laconia*•†..... Belknap	STONE & SHANNON.
Lakeport*•†..... Belknap	Hibbard & Hibbard.
▲Lancaster*•†..... Coos	Drew, Jordan & Buckley.
▲Lebanon*•† ..... Grafton	C. A. DOLE.
Lisbon*•†..... Grafton	George F. Morris.
Littleton*•†..... Grafton	Bingham, Mitchell & Batchellor.
▲Manchester*•†..Hillsboro	CYRUS H. LITTLE.
Meridith*•†..... Belknap	Bertram & Blaisdell.
Milford*•†..... Hillsboro	E. I. Kendall.
▲Nashua*•†..... Hillsboro	E. S. & H. A. CUTTER. Attorneys for R. G. Dun & Co.
" "	EDWARD H. WASON. Refers to First National and Second National Banks.
New Ipswich*†. Hillsboro	W. A. Preston.
New Market*•† Rockin'm	A. L. Mellows.
▲Newport*•†..... Sullivan	A. S. WAIT.
North Conway*•†.Carroll	See Conway.
Orford* ..... Grafton	Paul Long.
▲Ossipee*•†..... Carroll	Frank Weeks.
Penacook*•†. Merrimack	Willis G. Buxton.
Peterboro*•†..... Hillsboro	J. F. Brennan.
Pittsfield*•†...Merrimack	E. A. Lane.
▲Plymouth*•†..... Grafton	Burleigh & Adams.
▲Portsmouth*•†. Rock'ham	EDWARD H. ADAMS.
Raymond*•† Rockingham	John T. Bartlett.
Rochester*•† ... Strafford	LESLIE P SNOW.
Salmon Falls*•†. Strafford	See Dover.
Somersworth*•† Strafford	EDGERLY & MATHEWS.
Sunapee* ..... Sullivan	George Dodge.
Suncook*•†... Merrimack	Almon F. Burbank.
Tilton*•†..... Belknap	W. B. Fellows.
Troy*•† ..... Cheshire	See Keene.
Wakefield*•†..... Carroll	Arthur L. Foote.
Walpole*•†..... Cheshire	J. G. Bellows.
Whitefield*•†..... Coos	C. E. Wright.
Wilton*•†..... Hillsboro	Geo. E. Bales.
Winchester*•†.. Cheshire	H. W. Brigham.
Wolfboro*•†..... Carroll	SEWELL W. ABBOTT.
Woodsville*•†....Grafton	Scott Sloane.

NEW JERSEY.

Absecon*•†..... Atlantic	See Atlantic City.
Allentown*†.. Monmouth	Harvey R. Bergen.
Alloway*•† .....Salem	See Salem.
Arlington*•†..... Hudson	See Jersey City.
Asbury Park*•†Monmo'th	DAVID HARVEY, JR.
Atlantic City*•†. Atlantic	HARRY WOOTTON.
Atlantic Highl'ds*•† Mon.	See Asbury Park.
Barnegat*•†..... Ocean	See Toms River.
Bayonne*•† ..... Hudson	VAN BUSKIRK & PARKER.
Belleville*•†..... Essex	Skinner & Ten Eyck.
Belmar*•†.....Monmouth	See Asbury Park.
▲Belvidere*•†..... Warren	GEORGE M. SHIPMAN.
Bergen Point*•†..Hudson	See Bayonne.
Beverly*•†..... Burlington	See Burlington.
Bloomfield*•†..... Essex	HARRY E. RICHARDS.
Bloomsbury*•† Hunterd'n	J. W. Creveling.
Boonton*•† ..... Morris	J. S. Salmon.
Bordentown*•†Burlingt'n	JOHN P. HUTCHINSON.
Boundbrook*•†. Somerset	H. C. Suydam.
▲Bridgeton*•† Cumberland	JOSEPH H. POWELL.
Burlington*•†. Burlington	HOWARD FLANDERS.
Butler*•†..... Morris	See Paterson.
Caldwell*•†..... Essex	See Montclair.
▲Camden*•†..... Camden	HENRY I. BUDD, JR.
Cape May*•†....Cape May	J. M. E. Hildreth.
▲Cape May C.H.*•†. Cape M	J. M. E. Hildreth.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
Carlstadt*•† ..... Bergen	See Hackensack.
Cedarville*•† Cumberland	B. T. Powell.
Chatham*•†.....Morris	A. PHILETUS KONKLE.
Clayton*†..... Gloucester	See Woodbury.
Clinton*•†.....Hunterdon	See Flemington.
Closter*•†..... Bergen	C. B. Harvey.
Collingswood*•..Camden	See Camden.
Cramer Hill*†.... Camden	See Camden.
Cranbury† .....Middlesex	A. S. Appelget.
Cranford*•†..... Union	See Elizabeth.
Deckertown*•† ... Sussex	Henry C. Hunt.
Dover*•†.....Morris	B. W. ELLICOTT.
East Orange*†.....Essex	JEROME D. GEDNEY.
Eatontown*•† Monmouth	See Long Branch.
Egg Harbor City*•†Atlan.	A. Stephany.
▲Elizabeth*•†.....Union	P. H. GILHOOLY.
Elmer*•†..... Salem	Abram Cochran.
Englewood*•†..... Bergen	George R. Dutton.
Farmingdale*•† Monm'th	See Freehold.
▲Flemington*•†Hunterdon	WILLARD C. PARKER.
Fort Lee*•..... Bergen	See Hoboken.
Franklin*•..... Essex	See Newark.
▲Freehold*•†....Monmouth	FRANK P. McDERMOTT.
Frenchtown*•†Hunterd'n	L. D. Hagaman.
Glassboro*•† . Gloucester	See Woodbury.
Gloucester City*•†Camd'n	See Camden.
Guttenburg*†..... Hudson	See Hoboken.
▲Hackensack*•† ... Bergen	JAMES M. VAN VALEN.
Hackettstown*•†..Warren	J. C. Allen.
Haddonfield*•†...Camden	Chas. R. Stevenson.
Hammonton*•† ..Atlantic	A. J. King.
Harrison*† ..... Hudson	See Jersey City.
Hightstown*•†.....Mercer	R. M. J. SMITH.
Hoboken*•†..... Hudson	RUSS & HEPPENHEIMER.
Hopewell*•†.....Mercer	John S. Van Dike.
Irvington *†..... Essex	See Newark.
Jamesburg*•† . Middlesex	See New Brunswick.
▲Jersey City*•†.....Hudson	FRANK P. McDERMOTT, 17 Exchange Place. Reference: Hon. Gilbert Collins, Justice Supreme Court, New Jersey.
" ..... "	QUEEN & TENNANT, 76 Montgomery St. References: Hudson County, Second National Banks, N. J. Title Guarantee & Tr. Co., and Commercial Tr. Co.
" ..... "	WALLIS, EDWARDS & BUMSTED, No. 1 Exchange Place. Counsel in bank and corporation matters.
Kearney*†..... Hudson	See Jersey City.
Keyport*•†.....Monmouth	B. B. Ogden.
Lakewood*•†.....Ocean	T. J. R. Brown.
Lambertville*•† Hunter'n	WALTER F. HAYHURST.
Long Branch*•† Monm'th	HENRY S. TERHUNE.
Madison*•†..... Morris	C. A. Rathbun.
Manasquan*•†..Monmouth	H. H. Wainright.
Matawan*•† .. Monmouth	See Long Branch.
▲May's Landing*•†Atlantic	See Atlantic City.
Medford*•† ...Burlington	See Mount Holly.
Merchantville*•† Camden	See Camden.
Metuchen*•† .. Middlesex	See New Brunswick.
Millburn*•† .....Essex	See Orange.
Millville*•† .Cumberland	Martin W. Lane.
Montclair*•†..... Essex	EDWIN B. GOODELL.
Moorestown*•†Burlingt'n	S. K. Robbins.
▲Morristown*•† .....Morris	HENRY C. PITNEY, JR.
▲Mount Holly*•†Burlingt'n	FRANKLIN B. LEVIS.
▲Newark*•†..... Essex	DE WITT & PROVOST. Attorneys for the North Ward National Bank.
" ..... "	GALLAGHER & RICHARDS. Refer to Essex Co. National Bank.
" ..... "	GUILD, LUM & TAMBLIN. Attorneys for German National Bank.
▲New Brunsw'k*•† .Mid'sx	HOWARD A. REYNOLDS.
New Durham*•†...Hudson	See Jersey City.
▲Newton*•† ..... Sussex	Theodore Simonson.
Ocean City*•†..Cape May	A. A. Howell.
Ocean Grove*†Monmouth	See Asbury Park.
Orange*•† ..... Essex	BLAKE & HOWE.
Oxford*†..... Warren	See Belvidere.
Palmyra*•† .....Burlington	See Burlington.
Passaic*•† ..... Passaic	JOHN T VAN RIPER.
▲Paterson*•† ..... Passaic	FREDERICK F. SEARING.
Paulsboro*•†..Gloucester	See Woodbury.
Pemberton*•†..Burlington	See Mt. Holly.
Penn Grove*•†..... Salem	See Salem.
Pennington*•†.... Mercer	T. D. Durling.
Perth Amboy*•†Middlesex	JOSEPH E. STRICKER.
Phillipsburg*•† .. Warren	SMITH & BRADY.
Plainfield*•†.....Union	CHARLES A. REED.
Pleasantville*•†..Atlantic	See Atlantic City.
Point Pleasant*•†.. Ocean	Thomas Curtis.
Princeton*•†..... Mercer	FERGUS A. DENNIS.
Rahway*•† .....Union	LESLIE LUPTON.
Raritan*•† .....Somerset	See Somerville.
Redbank*•†... Monmouth	EDMUND WILSON.
Ridgewood*•†..... Bergen	Cornelius Doremus.

Town and County.	Name.
Riverside*•†.. Burlington	See Burlington.
Rockaway*•†..... Morris	John F. Stickle.
Rutherford*•† .....Bergen	ADDISON ELY.
▲Salem*•†..... Salem	JONATHAN W. ACTON.
Seabright*•†.. Monmouth	See Atlantic Highlands.
Sea Isle City*•†..Cape May	Thos. W. Sudlum.
▲Somerville*•†...Somerset	JAMES J. BERGEN.
South Amboy*•†Middlesex	See Perth Amboy.
South Orange*•†... Essex	See Orange.
South River*•† Middlesex	See New Brunswick.
Summit*•†..... Union	LEROY A. GIBBY.
Swedesboro*•†Gloucester	Edgar Shivers.
▲Toms River*•†.....Ocean	J. W. Carmichael.
Town of Union†..Hudson	See Hoboken.
¶▲Trenton*•†.....Mercer	FREDERIC R. BRACE, Jr. Refers to Broad Street National Bank.
" ..... "	JOHN G. HOWELL. Refers to all Banks and Trust Co.'s in Trenton.
" ..... "	FRANCIS C. LOWTHORP. Attorney for Broad St. National Bank and R. G. Dun & Co.
" ..... "	ERWIN E. MARSHALL. Refers to Trenton Trust & Safe Deposit Co.
Tuckerton*•†..... Ocean	See Toms River.
Union*†..... Union	See Elizabeth.
Vincentown*•† Burlingtn	See Mount Holly.
Vineland*•†..Cumberland	HENRY S. ALVORD.
Washington*•†... Warren	OSCAR JEFFERY.
Weehawken*†..... Hudson	See Hoboken.
Westfield*•†..... Union	See Elizabeth.
West Hoboken*•† Hudson	A. A. Rich.
West New York..Hudson	See Hoboken.
Woodbridge*•† Middlesex	See Rahway.
▲Woodbury*•†. Gloucester	DAVID O. WATKINS.
Woodstown*†..... Salem	Enoch S. Fogg.

NEW MEXICO.

▲Alamogordo*•.....Otero	William A. Hawkins.
▲Albuquerque*•†Bernalillo	LESTER & MITCHELL.
▲Aztec*..... .....San Juan	Robert C. Prewitt.
▲Carlsbad*•†... .....Eddy	FREEMAN & CAMERON.
▲Clayton*•† ....Union	O. T. Toombs.
Deming*•†..... .....Grant	S. M. Ashenfelter.
East LasVegas*†. San Mig'l	A. A. Jones
Eddy ..... Eddy	See Carlsbad.
Gallup*•†.....Bernalillo	L. L. Henry.
▲Hillsboro* ..... Sierra	A. B. Elliott.
▲LasCruces*•†. Donna Ana	BONHAM & LLEWELLYN.
▲LasVegas*•†.. San Miguel	W. G. HAYDEN.
▲Lincoln*.....Lincoln	E. W. HULBERT.
▲Los Lunas*•† .....Valencia	See Albuquerque.
Magdalena*•†..... Socorro	See Socorro.
▲Mora* ..... Mora	See Las Vegas.
▲PuertodeLuno*Guadalo'p	See Las Vegas.
Raton*•†.....Colfax	CHARLES SPRINGER.
▲Roswell*•† .....Chaves	Alexander J. Nisbet.
SanMarcial*•†.... Socorro	See Socorro.
¶▲Santa Fe*•† ... Santa Fe	GEORGE W. KNAEBEL.
▲Silver City*•†.....Grant	BARNES & APPEL.
▲Socorro*•† .....Socorro	W. H. WINTER.
Springer*•† .....Colfax	H. Seaberg.
▲Taos* ..... Taos	See Las Vegas.
▲Tierra Amarilla. RioAr'ba	See Santa Fe.
Whiteoaks*.. .....Lincoln	Watson & Lund.

NEW YORK.

Adams*•†..... Jefferson	A. F. & T. F. Saunders.
Addison*•†..... Steuben	DELMAR M. DARRIN.
Afton*•†..... Chenango	George A. Haven.
Akron*•†..... Erie	Paxon & Paxon.
¶▲Albany*•†.....Albany	WILLIAM LANSING. Attorney for National Commercial Bank.
" ..... "	MONTIGNANI, MALLORY & ELMENDORF. Attorneys for Mechanics & Farmers Bank.
" ..... "	ROSENDALE & HESSBERG. Refer to any in Albany.
▲Albion*•† ..... Orleans	SIGNOR & WAGE.
Alfred*..... Allegany	See Hornellsville.
Allegany*•†..Cattaraugus	W. C. Overton.
Amenia*•† ..... Dutchess	George H. Swift.
Amityville*•†..... Suffolk	S. P. Hildreth.
Amsterdam*•†... Montg'y	NISBET & HANSON.
Andes*..... Delaware	B. Johnson.
Andover*•† .....Allegany	CLAYTON L. EARLEY.
Angelica*•† .....Allegany	D. D. Dickinson.
Antwerp*•† .....Jefferson	John C. Trolan.
Arcade*•† .....Wyoming	G. A. Barnes.
▲Argyle* .....Washington	John B. Conway.
Attica*•† .....Wyoming	O. H. & W. E. Hopkins.
▲Auburn*•† .....Cayuga	AMASA J. PARKER.
Aurora*•† .....Cayuga	John A. Hudson.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Avoca*† ..... Steuben	E. W. Bozard.
Avon*† ..... Livingston	Wm. Carter.
Babylon*† ..... Suffolk	J. R. Reid.
Bainbridge*† .. Chenango	George I. Skinner.
Baldwinsville*† . Onond'a	Fred. A. Marvin.
▲Ballston Spa*† .. Saratoga	JESSE S. L'AMOREAUX.
▲Batavia*† ..... Genesee	SAFFORD E. NORTH.
▲Bath*† ..... Steuben	REUBEN R. LYON.
Bay Shore*† ..... Suffolk	E. S. Monbray.
Belfast*† ..... Allegany	See Angelica.
▲Belmont*† ..... Allegany	Reynolds, Brown & Reynolds.
Bergen*† ..... Genesee	See Batavia.
▲Binghamton*† .. Broome	R. A. GUNNISON.
Bolivar*† ..... Allegany	Curtis & Bliss.
Boonville*† ..... Oneida	B. A. Capron.
Brewster*† ..... Putnam	A. J. Miller.
Brocton*† ... Chautauqua	F. C. Lewis.
Brockport*† ..... Monroe	DANIEL HOLMES.
Brookfield* ..... Madison	N A. Crumb.
▲Brooklyn*† ..... Kings	See New York City.
▲Buffalo*† ..... Erie	FREDERICK O. BISSELL, 110 Pearl Street (Dun Bldg.) Collections, commercial and real estate law especially. Refers to R. G. Dun & Co., Buffalo; City National Bank, Fidelity Trust & Guaranty Co., Thornton & Chester Milling Co., and W. H. Granger & Co.
" ..... "	DAY & SANDERS, 1200-1202 Prudential Bldg. Refer to Columbia National Bank.
" ..... "	CLINTON B. GIBBS, 85 Erie County Savings Bank Building Refers to Third National Bank
" ..... "	HAMMOND & HAMMOND, 85 West Eagle Street. Refers to City National Bank.
" ..... "	CHAS. B. WHEELER, Erie Co. Savings Bank Bldg. General Practice in State and Federal Courts.
Caledonia*† . Livingston	D. C. Hebbard.
Cambridge*† Washingt'n	Westfall & Hill.
Camden*† ..... Oneida	P. H. FITZGERALD.
Campbell*† ..... Steuben	See Corning.
Canajoharie*† . Montg'y	H. L. Huston.
▲Canandaigua*† .. Ontario	F. H. HAMLIN.
Canaseraga*† .. Allegany	D. H. Holliday.
Canastota*† ..... Madison	A. O. Briggs.
Candor*† ..... Tioga	J. T. GRIDLEY.
Canisteo*† ..... Steuben	Eli Soule.
▲Canton*† .. St. Lawrence	ALMERON Z. SQUIRES.
Cape Vincent*† Jefferson	MORRIS E. LEE.
▲Carmel*† ..... Putnam	George E. Anderson.
Carthage*† ..... Jefferson	FRANK T. EVANS.
Castile*† ..... Wyoming	E. B. Windsor.
Castleton*† ... Rensselaer	B. W. Stryker.
▲Catskill*† ..... Greene	OSBORN & BLOODGOOD.
Cattaraugus*† Catta'agus	D. E. Powell.
Cazenovia*† ..... Madison	M. H. Kiley.
Champlain*† ..... Clinton	W. H. Dunn.
Chateaugay*† ... Franklin	A. B. Cooney.
Chatham*† ..... Columbia	McCLELLAN & DARDESS.
Cherryvl'y*† . Chaut'qua	E. M. Curtis.
Cherry Valley*† . Otsego	S. W. Barnum.
Chester*† ..... Orange	J. E. Mellick.
Chittenango*† ... Madison	Charles Kellogg.
Churchville*† ..... Monroe	See Brockport.
Cincinnatus*● ... Cortland	John H. Murray.
Clayton*† ..... Jefferson	W. R. REES.
Cleveland*† ..... Oswego	James Gallagher.
Clifton Springs*† Ontario	E. A. Griffith.
Clinton*† ..... Oneida	Martin & Ives.
Clyde*† ..... Wayne	George W. Cowles
Cobleskill*† ... Schoharie	C. H. Holmes.
Cohocton*† ..... Steuben	S. J Depew.
Cohoes*† ..... Albany	HENRY A. STRONG
Cold Spring*† ..... Putnam	W. H. Haldane.
Collegepoint*† ... Queens	Wm. Sutter.
▲Cooperstown*† ... Otsego	Charles T. Brewer
Corning*† ..... Steuben	PAGE, TULLY & FERRIS.
Cornwall on H.*† . Orange	Daniel E. Pope.
▲Cortland*† ..... Cortland	DOUGHERTY & MILLER.
Coxsackie*† ..... Greene	See Catskill.
Crown Point*† ..... Essex	See Port Henry.
Cuba*† ..... Allegany	J. C. Leggett.
Dansville*† .. Livingston	B. G. FOSS.
Dayton*† ..... Cattaraugus	N. M. Allen.
▲Delhi*† ..... Delaware	Wagner & Fisher.
Depew*† ..... Erie	See Lancaster.
Deposit*† ..... Broome	C. E. Scott.
Deruyter*† ..... Madison	W. E. Burdick.
Dobb's Ferry *† Westch'r	Townsend & McClelland.
Dolgeville*† ... Herkimer	Geo. P. Ward.
Dover Plains*† . Dutchess	See Poughkeepsie.
Dundee*† ..... Yates	L. J. WILKIN.
Dunkirk*† .. Chautauqua	STEARNS & WARNER

Town and County.	Name.
Earlville *† .... Chenango	S. B. Cloyes.
East Aurora *† ..... Erie	FRANK R. WHALEY.
E. Bloomfield*† .. Ontario	See Canandaigua.
East Hampton*† . Suffolk	See Sag Harbor.
E. Randolph* Cattaraugus	Goodwill & Benson.
Edmeston*† ..... Otsego	U. G. Welch.
▲Elizabethtown*† ... Essex	A. K. Dudley.
Ellenville*† ..... Ulster	G. G. & J B. Keeler.
Ellicottville*† Cattar'gus	J. O. CLARK.
Ellington* ... Chautauqua	See Jamestown.
▲Elmira*† ..... Chemung	HERENDEEN & MANDEVILLE. Attorneys for Merchants National Bank.
Erieville*† ..... Madison	See Morrisville.
Fairport*† ..... Monroe	See Rochester.
Farmer*† ..... Seneca	See Ovid.
Far Rockaway*† . Queens	See Jamaica.
Fayetteville*† Onondaga	Clarence Austin.
Fillmore*† ..... Allegany	R. L. Richardson.
Fishkill*† ..... Dutchess	See Poughkeepsie.
Fishkill on Hds'n*† Duto's	J. F. Schlosser.
Flushing*† ..... Queens	M. D. GOULD.
▲Fonda*† .... Montgomery	J. S. Sitterley.
Forestville*† Chautauq'a	A. W. Hull.
Fort Ann*† Washington	See Sandyhill.
Fort Edward*† Wash'ton	A. D. Wait.
Fort Plain*† Montgom'ry	D. C. Shults.
Frankfort*† .... Herkimer	H. H. Ingham.
Franklin*† ..... Delaware	L. F. Raymond.
Franklinville*† Cattar'us	George E. Spring.
Fredonia*† . Chautauqua	S. F. SKINNER.
Freeport*† ..... Nassau	George Wallace.
Friendship*† ... Allegany	A. L. Elliott.
Fulton*† ..... Oswego	MEAD & STRANAHAN.
Fultonville*† Montgom'y	R. B. Fish.
Gainesville*† .. Wyoming	See Warsaw.
▲Geneseo*† ... Livingston	JOHN R. STRANG.
Geneva*† ..... Ontario	HAWLEY, NICHOLAS & HOSKINS.
Gilbertsville*† .... Otsego	See Cooperstown.
Glencove*† ..... Nassau	E. T. Payne.
Glens Falls*† ..... Warren	A. J. CHERRITREE.
Gloversville*† ..... Fulton	BAKER & BURTON.
▲Goshen*† ..... Orange	J W. GOTT.
Gouverneur*† . St. Law'ce	Conger & Orvis.
Gowanda*† . Cattaraugus	F. J. Blackman.
Granville*† . Washington	S. E. Everets.
Greene*† ..... Chenango	M. F. Porter.
Greenport*† ..... Suffolk	LE ROY E. RAYNOR.
Greenwich*† Washingt'n	C. C. Vankirk.
Groton*† ..... Tompkins	H. S. Hopkins.
Hamburg*† ..... Erie	Fayette Kelly.
Hamilton*† ..... Madison	Joseph Mason.
Hammondsport*† . Steu'n	W. S. Drew.
Hancock*† ..... Delaware	Frank Taylor.
Hannibal*† ..... Oswego	D. D. Metcalf.
Havana ..... Schuyler	See Watkins.
Haverstraw*† . Rockland	THOMAS H. LEE.
Hempstead*● ..... Nassau	A. R. Griffin.
▲Herkimer*† ... Herkimer	C. E. SNYDER.
Hermitage* .... Wyoming	See Warsaw.
Hobart*† ..... Delaware	Edward O'Connor.
Holland*† ..... Erie	See East Aurora.
Holland Patent*† Oneida	W. J. Williams.
Holley*† ..... Orleans	H. O. Jones.
Homer*† ..... Cortland	E. L. Stone.
Honeoye Falls*† . Monroe	C. A. Stuart.
Hoosick Falls*† Rensse'r	GEO. E. GREENE.
Hornellsville*† .. Steuben	BEARD & ALLEN.
Horseheads*† .. Chemung	D. C. Curtis.
▲Hudson*† ..... Columbia	ISAAC N. COLLIER.
Hume* ..... Allegany	E. E. & G. W. Harding.
Huntington*† ... Suffolk	THOMAS YOUNG.
Ilion*† ..... Herkimer	Thomas & A. D. Richardson.
▲Ithaca*† ..... Tompkins	G. B. DAVIS.
▲Jamaica*† ..... Queens	WILLIAM W. GILLEN.
Jamestown*† . Chautau'a	FOWLER & WEEKS.
▲Johnstown*† ..... Fulton	FRED LINUS CARROLL.
Jordan*† ..... Onondaga	John McLaughlin.
Keeseville*† ..... Essex	Hewitt & Wolcott.
Kinderhook*† Columbia	Gerrit S. Collier.
▲Kingston*† ..... Ulster	JOHN G. VAN ETTEN.
LakeGeo Ass'bly* Warren	See Glens Falls.
▲Lake Pleasant*† Hamilton	See Northville.
Lancaster*† ..... Erie	H. B. Van Peyma.
Lansingburg*† . Rensse'r	H. N. GREENE.
Leroy*† ..... Genesee	W. H. Smith.
Liberty*† ..... Sullivan	D S. Hill.
Lima*† ..... Livingston	H. H. Thompson.
Littlefalls*† .. Herkimer	RAYMOND D. FULLER.
▲Little Valley*† . Cattar'us	Ernest H. Woodruff.
Livonia*† ..... Livingston	Charles Ward.
Locke*† ..... Cayuga	See Moravia.
▲Lockport*† ..... Niagara	W. H. & F. A. RANSOM.
Long Island City*† Qu'ns	MANLEY & WADLEY.
▲Lowville*† ..... Lewis	Fred. C. Schraub.
▲Lyons*† ..... Wayne	DWIGHT S CHAMBERLAIN.
Madrid*● .... St. Lawrence	F. J. Merriman.
▲Malone*† ..... Franklin	JOHN I. GILBERT.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Mamaroneck*•† Westc'ter	See New Rochelle.
Marathon*•† ..... Cortland	John H. Miller.
Margaretville*† . Delaware	A. P. Carpenter.
Massena*† ... St. Lawrence	H. B. Chase.
Matteawan*•† ... Dutchess	S. K. Phillips.
▲Mayville*•† ... Chautauqua	VAN DUSEN & MARTIN.
Mechanicsville*•† . Sarat'a	J. F. Terry.
Medina*•† ..... Orleans	Filkins & Coe.
Mexico*† ..... Oswego	C. I. Miller.
Middleburg*•† . Schoharie	Dow Beekman.
Middleport*•† ..... Niagara	G. F. Thompson.
Middletown*•† ..... Orange	DILL & COX.
Milford*• ..... Otsego	J. V. Guernsey.
Millbrook*•† ... Dutchess	See Poughkeepsie.
Millerton*•† ..... Dutchess	Collins Sheldon.
Mineola*•† ..... Nassau	See Jamaica.
Mohawk*•† ..... Herkimer	James B. Rafter.
▲Monticello*•† ..... Sullivan	Timothy F. Bush.
Montour Falls*•† Schuyler	Frank Johnson.
Moravia*•† ..... Cayuga	S. E. Day.
Morris*† ..... Otsego	M. L. Bridges.
Morrisania*† .. New York	See New York City.
▲Morrisville*•† ... Madison	H. B. Coman.
Mt. Kisco*•† Westchester	See New Rochelle.
Mt. Morris*•† . Livingston	John M. Hastings.
Mt. Vernon*•† .. Westc'ter	FRANK A. BENNETT.
Naples*•† ..... Ontario	Lincoln & Lincoln.
Newark*•† ..... Wayne	M. I. Greenwood.
New Berlin*•† . Chenango	O. F. Matterson.
New Brighton*†. Richm'd	DE GROOT, RAWSON & STAFFORD
Newburg*•† ..... Orange	A. H. F. SEEGER.
▲New City*• ..... Rockland	See Spring Valley.
New Paltz*•† ..... Ulster	J. N. Vanderlyn.
Newport*•† ..... Herkimer	C. L. Fellows.
New Rochelle*•† Westch'r	LINCOLN G. BACKUS.
▲New York City*•† N. Y'k	JOHN A. AMUNDSON, 146 Broadway. Corporation, surrogate, and general practice. Refers to National Park Bank.
" ..... "	BAGGOTT & RYALL, 309 Broadway. Counsel in bank and corporation matters. Refer to Importers & Traders Nat'l Bank
" ..... "	BRIESEN & KNAUTH, 229 Broadway. Attorneys for Knauth, Nachod & Kuhne, bankers.
" ..... "	ELISHA K. CAMP, 135 Broadway General practice. Counsel for American Graphophone Co. and Columbia Phonograph Co. Reference: Nat. Bk of the Republic
" ..... "	CARTER, HUGHES & DWIGHT Attorneys and counselors at law, 96 Broadway and 6 Wall St. (Numbers 150-160) Walter S. Carter, Charles E. Hughes, Edward F. Dwight, Arthur C. Rounds, Marshall B. Clarke, Geo. W. Schurman, Carl A. Hansmann, Lindsay Russell, Thomas H Rothwell. Cable address, "Carswal"
" ..... "	LOUIS F. DOYLE, 41 Park Row, Times Building. Attorney for National Park Bank of New York.
" ..... "	HASTINGS & GLEASON, 265 Broadway. General practice; commercial, insurance, corporation and banking. Counsel for the National Bank of the Republic
" ..... "	M. S. & I. S. ISAACS, 27 Pine St. General practice. Attorneys for Columbia Bank.
" ..... "	JAY & CANDLER, 48 Wall St William Jay, counsel for Continental Trust Co. of N. Y Flamen B. Candler, N. Y., counsel for Second National Bank of Norwich, Conn.
" ..... "	GEORGE C. LAY, 100 Broadway Refers to National Shoe & Leather Bank.
" ..... "	CHARLES EDGAR MILLS, 115 Broadway. Commissioner for all States and Territories. Taking depositions for State courts a specialty. Acknowledgments, affidavits, etc.
" ..... "	MIRON W. NEAL, 115 Broadway. General practice. Reference: W. N. Coler & Co., 32 Nassau St.
" ..... "	PECKHAM, WARNER & STRONG, 111 Broadway. Refer to First National Bank, Chicago, Ill.

Town and County.	Name.
▲New York City*•† N. Y'k (*Continued.*)	REED, SIMPSON, THACHER & BARNUM, 10 Wall St. Attorneys for the Chase National Bank.
" ..... "	SETH B. ROBINSON, 208 Broadway. Refers to Chase National Bank. Attorney for Merchants Exchange National Bank.
Niagara Falls*•† . Niagara	DUDLEY, GRAY & HIGHLAND
Nineveh*•† ..... Broome	See Deposit.
North Collins*•† ..... Erie	E. R. Sherman.
North Granville* Wash'n	Samuel Thomas.
Northport*•† ..... Suffolk	C. B. Partridge.
N. Tonawanda*† . Niagara	WARNER & LINDSAY.
Northville*•† ..... Fulton	Lee S. Anibal.
▲Norwich*•† .... Chenango	GEO. W. RAY.
Norwood*•† . St. Lawrence	Willis J. Fletcher.
Nunda*•† ..... Livingston	E. C. Olney.
Nyack*•† ..... Rockland	See Haverstraw.
Oakfield*•† ..... Genesee	B. F. Hawes.
Ogdensburg*•† St. L'w'nce	MALBY & LUCEY.
Olean*•† ..... Cattaraugus	FRED L. EATON.
Oneida*•† ..... Madison	H. W. COLEY
Oneonta*•† ..... Otsego	George M Bristol.
▲Oswego*•† ..... Oswego	COON & BENTLEY.
▲Ovid*•† ..... Seneca	Benjamin Franklin.
▲Owego*•† ..... Tioga	CLARK & TRUMAN.
Oxford*•† ..... Chenango	W. H. Hyde.
Oyster Bay*•† ..... Nassau	Herbert L. Fordham.
Painted Post*•† . Steuben	See Corning.
Palmyra*•† ..... Wayne	H. R. DURFEE.
Parish*•† ..... Oswego	H. D. Nutting.
Patchogue*•† ..... Suffolk	Walter H. Jaycox.
Pawling*•† ..... Dutchess	W. Downing.
Peekskill*•† Westchester	LENT & HERRICK.
▲Penn Yan*•† ..... Yates	JOHN T. KNOX.
Perry*•† ..... Wyoming	Morris A. Lovejoy.
Phelps*•† ..... Ontario	Samuel S. Partridge.
Philadelphia*•† . Jefferson	J. F. Larue.
Phœnix*•† ..... Oswego	A. J. BROWN.
Pike* ..... Wyoming	G. S. Van Gorder.
Pine Plains*•† .. Dutchess	Frank Eno
▲Plattsburg*•† ..... Clinton	JOHN B. RILEY.
Poland*•† ..... Herkimer	Milton Howe.
Port Chester*•† W'stch't'r	JEROME A. PECK.
Port Henry*•† ..... Essex	Rowe & Pyrke.
Port Jefferson*•† . Suffolk	Thomas J Ritch, Jr.
Port Jervis*•† ..... Orange	C. E. CUDDEBACK.
Potsdam*•† St. Lawrence	A. X. PARKER.
▲Poughkeepsie*•† Dutchess	CHARLES F. COSSUM.
Pratisburg*• ..... Steuben	James Flaherty.
Pulaski*•† ..... Oswego	S. C. HUNTINGTON.
Randolph*•† . Cattaraugus	Crowley & Terry.
Redcreek*•† ..... Wayne	C. O. Peterson.
Red Hook*•† ..... Dutchess	J. W. Elseffer.
Rensselaer*•† ... Rensselaer	See Troy.
Rhinebeck*† .. Dutchess	A. Lee Wager.
Richfield Springs*•† O'ego	J. D. Reed.
▲Richmond*† .. Richmond	See New York City.
Richmondville*•† . S'h'rie	E. A. Dox.
Ripley*•† .... Chautauqua	See Jamestown.
▲Riverhead*•† ..... Suffolk	ERNEST W. TOOKER.
▲Rochester*•† ..... Monroe	ELBRIDGE L. ADAMS. Refers to Bank of Monroe; Trust and Safe Deposit Co.; Central Bank, and Monroe Co. Sav. Bank.
" ..... "	HENRY G. DANFORTH. Refers to The Mutual Life Ins. of N.Y.; Powers Bank and Union Bank, Rochester.
Rockville Center*•† Nas'u	John Lyon.
Rome*•† ..... Oneida	McMAHON & MASON.
Rondout*•† ..... Ulster	JOHN G. VAN ETTEN.
Roslyn*•† ..... Nassau	Eastman & Eastman.
Rushford*†..... Allegany	R. B. Lanning.
Sag Harbor*•† .... Suffolk	George C. Raynor.
Salamanca*•† Catt'raugus	ANSLEY & SPENCER.
Salem*•† ..... Washington	Fred Fraser.
Sandycreek*• .... Oswego	U. Bartlett.
Sandyhill*•† .... Wash'ton	D. J. Sullivan.
Saranac Lake*•† Franklin	A. K. BOTSFORD.
Saratoga Spr'gs*• Sarat'ga	C S & C. C. LESTER.
Saugerties*•† ..... Ulster	EGBERT WHITAKER.
Sayville*•† ..... Suffolk	See Patchogue.
▲Schenectady*•† . Sc'n't'dy	EVERETT SMITH.
Schenevus*•† ..... Otsego	Graham & Baldwin.
▲Schoharie*•† ... Schoharie	C. W. Hinman.
Schuylerville*•† . Saratoga	W E Bennett.
Scio*•† ..... Allegany	See Wellsville.
Seneca Falls*•† .... Seneca	HAMMOND & HAMMOND.
Sherburne*•† ... Chenango	Charles A. Fuller.
Sherman*•† .. Chautauqua	See Jamestown.
Shortsville*•† .... Ontario	W. C. Ellis.
Sidney*•† ..... Delaware	WILLIAM THORP.
Silver Creek*•† . Ch'ta'qua	C. G. Babcock.
Sinclairville*•† . Ch'ta'qua	O. Edson.
Sing Sing*•† Westchester	SAMUEL WATSON.
Skaneateles*•† . Onondaga	C. R. Milford.

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Town and County.	Name.
Sodus*•† ..... Wayne	B. C. Reede.
Southampton*•†.. Suffolk	Henry H. Chatfield.
Southold*•† ..... Suffolk	Albert C. Case.
Spencer*•† ..... Tioga	C. O. Seaburg.
Springville*•† ..... Erie	E. A. Scott.
Stamford*•† ..... Delaware	C. L. Andrus.
Stapleton*† ..... Richmond	JOHN WIDDECOMBE.
St. Johnsville*•† Mtg'm'ry	Charles A. Stone.
Stockton* ..... Chautauqua	See Dunkirk.
Suspension Br'ge*•† N'g'a	See Niagara Falls.
▲Syracuse*•† ..... Onondaga	WILSON, COBB & RYAN. Refer to Merchants National Bk.
Tarrytown*•† Westchest'r	H. C. GRIFFIN.
Theresa*•† ..... Jefferson	C. A. Van Allen.
Ticonderoga*•† ..... Essex	See Port Henry
Tonawanda*•† ..... Erie	Harrington & Premus.
▲Troy*•† ..... Rensselaer	DAVENPORT & HOLLISTER. Attorneys for Mutual National Bank.
" ..... "	CHARLES I. WEBSTER. Commercial litigation and collections a specialty.
Trumansburg*•† .Tom'k's	J. A. Milne.
Truxton*† ..... Cortland	A. L. Kenney.
Unadilla*•† ..... Otsego	See Oneonta.
Union Springs*•† .Cayuga	Arthur M. Seekel.
▲Utica*•† ..... Oneida	CHARLES G. IRISH. Attorney for First National Bank.
" ..... "	MILLER, FINCKE & BRANDEGEE. Attorneys for the Oneida National, Second National, and the Savings Bank of Utica.
" ..... "	RISLEY & LOVE. Attorneys for Fidelity & Deposit Co. of Maryland. Reference: Any bank in Utica.
Vernon*•† ..... Oneida	S. S. Judson.
Victor*•† ..... Ontario	Ellis A. Griffith.
Walden*•† ..... Orange	A. S. Embler.
Walton*•† ..... Delaware	Fancher & White.
Wappinger's F'ls*•† Duc's	George Wood.
Warrensburg*•† .. Warren	L. E. REOUX.
▲Waraaw*•† ..... Wyoming	BOTSFORD & BOTSFORD.
Warwick*† ..... Orange	F. V. Sanford.
Waterford*•† ..... Saratoga	F. A. Martin.
▲Waterloo*•† ..... Seneca	FREDERICK L. MANNING.
▲Watertown*•† .. Jefferson	HARVEY W. STEELE.
Waterville*•† ..... Oneida	L. P. Fuess.
Watervliet ..... Albany	See Troy.
▲Watkins*•† ..... Schuyler	CHARLES M. WOODWARD.
Waverly*•† ..... Tioga	F. E. HAWKES.
Wayland*•† ..... Steuben	Clark & Pratt.
Weedsport*•† ..... Cayuga	A. W. Shurtleff.
Wellsville*•† ..... Allegany	CHURCH & CHURCH.
Westchester*•† W'chester	See New Rochelle.
Westfield*•† . Chautauqua	H. C. Kingsbury.
W. New Brighton*†. R'c'd	DE GROOT, RAWSON & STAFFORD.
West Troy*† ..... Albany	See Troy.
West Winfield*•† H'kimer	M. M. Crandall.
Whitehall*•† . Washington	A. D. BARTHOLOMEW.
▲White Plains*•† W'chester	ROBERT E. FARLEY.
Williamson*•† ..... Wayne	Jacob Brower.
Wolcott*•† ..... Wayne	E. H. Kellogg.
Woodhaven*•† .... Queens	Wm. F. Wykoff.
Worcester*•† ..... Otsego	Holmes & Waterman.
Yonkers*•† .. Westchester	R. E. & A. J. PRIME.

NORTH CAROLINA.

Town and County.	Name.
▲Albemarle*•† ..... Stanly	J. M. Brown.
Ansonville ..... Anson	See Wadesboro.
▲Ashboro*•† ..... Randolph	WILLIAM C. HAMMER.
▲Asheville*•† ... Buncombe	CHARLES A. MOORE.
Aurora* ..... Beaufort	See Washington.
▲Bakersville*•† ..... Mitchell	J. H. Greene.
▲Bayboro* ..... Pamlico	See Newbern.
▲Beaufort*† ..... Carteret	C. R. THOMAS.
▲Boone* ..... Watauga	E. S. Caffey.
▲Brevard* .... Transylvania	W. B. Duckworth.
▲Bryson City*•† ..... Swain	Bryson & Black.
▲Burgaw*•† ..... Pender	R. G. Grady.
Burlington*•† ... Alamance	Charles E. McClean.
▲Burnsville* ..... Yancey	McElroy & Moore.
▲Camdens ..... Camden	C. M. Ferebee.
▲Carthage*•† ..... Moore	F. W. J. ADAMS.
Chapel Hill*•† .... Orange	T. H. Long.
▲Charlotte*•† Mecklenberg	CLARKSON & DULS. Refer to First National Bank.
Clayton*•† ..... Johnston	See Raleigh.
▲Clinton*•† ..... Sampson	Lee & Butler.
▲Columbia* ..... Tyrrell	T. H. Woodley.
▲Columbus* ..... Polk	See Hendersonville.
▲Concord*•† ..... Cabarrus	MONTGOMERY & CROWELL.
▲Currituck† .... Currituck	W. R. Gordon.
▲Dallas*•† ..... Gaston	O. F. Mason.
▲Danbury* ..... Stokes	A. H. Joyce.
▲Dobson* ..... Surry	T. W. Folger.
Dunn*•† ..... Harnett	J. C. Clifford.
▲Durham*•† ..... Durham	BOONE & BRYANT.
▲Edenton*•† ..... Chowan	Pruden & Pruden.
▲Elizabeth City*•† .Pasq'k	E. F. LAMB.
▲Elizabethtown*† .. Bladen	R. S. White.
Elm City*•† ..... Wilson	See Wilson.
Enfield*•† ..... Halifax	David Bell.
▲Fayetteville*•† .. Cumb'd	J. C. & S. H. MACRAE.
▲Franklin* ..... Macon	Jones & Johnson.
Gastonia*•† ..... Gaston	A. G. Manguin.
▲Gatesville*•† ..... Gates	L. L. Smith.
▲Goldsboro*•† ..... Wayne	ALLEN & DORTCH.
▲Graham*•† ... Alamance	E. S. Parker.
▲Greensboro*•† .. Guilford	A. M. SCALES.
▲Greenville*•† ..... Pitt	Jarvis & Blow.
▲Halifax*•† ..... Halifax	Thomas H. Hill.
▲Hayesville* ..... Clay	M. R. Kimsey.
▲Henderson*•† ..... Vance	T. T. HICKS.
▲Hendersonville*•† Hend'n	W. A. Smith.
▲Hertford*•† .. Perquimans	See Edenton.
Hickory*•† ..... Catawba	Thomas M. Hufham.
High Point*•† ... Guilford	E. D. STEELE.
▲Hillsboro*•† ..... Orange	John W. Graham.
▲Jackson* .... Northampton	R. B. Peebles.
▲Jacksonville*•† ... Onslow	Frank Thompson.
▲Jefferson* ..... Ashe	J. W. Todd.
Jonesboro*•† ..... Moore	W. E. Murchison.
▲Kenansville* ..... Duplin	H. R. Koonegay.
Kings Mountain*•† Clev'd	See Gastonia.
▲Kinston*•† ..... Lenoir	W. D. POLLOCK.
La Grange*•† ..... Lenoir	H. B. Parker.
Laurinburg*•† . Richmond	Maxcy L. John.
Leaksville*•† Rockingham	See Reidsville.
Lenoir*•† ..... Caldwell	Edmund Jones.
▲Lexington*•† ..... Davidson	F. C. ROBBINS.
▲Lillington ..... Harnett	O. J. Spears.
▲Lincolnton*•† ... Lincoln	A. L. Quickel.
Littleton*•† ..... Halifax	S. G. Daniel.
▲Louisburg*•† .... Franklin	T. W. Beckett.
▲Lumberton*•† ... Robeson	McLean & McLean.
Madison*•†. Rockingham	C. O. McMichael.
▲Manteo* ..... Dare	J. M. Gray.
Marion*•† ..... McDowell	E. J. Justin.
▲Marshall*•† ..... Madison	J. A. Hendrick.
Milton*•† ..... Caswell	L. M. Warlick.
▲Mocksville*•† ..... Davie	E. L. Gaither.
▲Monroe*•† ..... Union	R. R. Redwine.
▲Morganton*•† ..... Burke	Avery & Ervin.
Mountairy*•† ..... Surry	Carter & Lewellyn.
▲Murphy*•† ..... Cherokee	R. L. Cooper.
▲Nashville*•† ..... Nash	R. A. P. Cooley.
▲Newbern*•† ..... Craven	O. H. GUION.
▲Newton*•† ..... Catawba	W. B. Gaither.
No. Wilkesboro*†. Wilkes	See Wilkesboro.
▲Oxford*•† ..... Granville	HICKS & MINOR.
Pilotmountain*•† ... Surry	Holcomb & McGuffin.
▲Pittsboro*•† ..... Chatham	H. A. London.
▲Plymouth*•†. Washington	H. S. Ward.
¶▲Raleigh*•† ..... Wake	A. B. ANDREWS, JR. Local counsel for Southern Railway Co. Refers to Citizens Nat. Bk.
" ..... "	JOHN W. HINSDALE, 31 years at the bar. References: The H. K. Claflin Co., R. G. Dun & Co., New York; any bank, or judge, or State officer in N. C.
Reidsville*•† Rockingham	JOHNSTON & JOHNSTON.
▲Robbinsville* ..... Graham	T. A. Morphew.
▲Rockingham*•† Richmond	MORRISON & WHITLOCK.
Rocky Mount*•† Edg'mbe	WOODARD & THORP.
▲Roxboro*•† ..... Person	MERRITT & CARLTON.
▲Rutherfordton*•† Ruth'fd	S. Gallert.
Salem*•† ..... Forsyth	See Winston-Salem
▲Salisbury*•† ..... Rowan	L. H. CLEMENT.
Sanford*•† ..... Moore	A. L. McNeill.
Scotland Neck*•†. Halifax	Claud Kitchen.
▲Shelbyne*•† ..... Cleveland	Webb & Webb.
▲Smithfield*•† ... Johnston	E. W. Pon.
▲Snowhill* ..... Greene	L. V. Morrill.
Southern Pines*•†. Moore	J. McN. Johnson.
▲Southport*†... Brunswick	See Wilmington.
▲Sparta* ..... Alleghany	R. A. Doughton.
Spring Hope*•† ..... Nash	See Nashville.
▲Statesville*•† ..... Iredell	ARMFIELD & TURNER.
▲Swanquarter ..... Hyde	S. S. Mann.
▲Tarboro*•† ... Edgecombe	G. M. T. Fountain.
▲Taylorsville*•† Alexander	A. C. McIntosh.
Thomasville*•†. Davidson	See Lexington.
▲Trenton* ..... Jones	See Jacksonville.
▲Troy*•† ..... Montgomery	See Ashboro.
▲Wadesboro*•† ..... Anson	Bennett & Bennett.
▲Warrenton*† ..... Warren	H. A. Bond.
▲Washington*•† .. Beaufort	JOHN H. SMALL.
Waxhaw*•† ..... Union	R. L. Stevens.
▲Waynesville*•† Haywood	Ferguson & Ferguson.
▲Webster* ..... Jackson	Walter E. Moore.
Weldon*•† ..... Halifax	Mullen & Daniel.
▲Wentworth* Rockingham	See Reidsville.
▲Whiteville*•† .. Columbus	Wishart & Frazier.

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Town and County.	Name.
▲Wilkesboro*•† .... Wilkes	T. B. FINLEY.
▲Williamston*•† ... Martin	Wheeler Martin.
▲Wilmington*•† No.Han'er	BELLAMY & PESCHAU. Attorneys for Atlantic Nat. Bank.
▲Wilson*•† ..... Wilson	S. G. NEWBORN.
▲Windsor* ..... Bertie	F. D. Winston.
Winston-Salem*•† Forsyth	EUGENE E. GRAY.
▲Winton*† ..... Hertford	George Cowper.
▲Yadkinville ..... Yadkin	Holton & Reece.
▲Yanceyville* ..... Caswell	Johnson & Johnson.
Youngsville*•† . Franklin	See Raleigh.

NORTH DAKOTA.

Town and County.	Name.
Abercrombie*•† Richland	E. A. Munger.
Anamoose ..... McHenry	See Towner.
Aneta*•† ..... Nelson	See Lakota.
Ardoch*•† ..... Walsh	See Minto.
▲Ashley* ..... McIntosh	A. W. Clyde.
Bathgate*•† ..... Pembina	W. J. Burke.
Bisbee ..... Towner	See Cando.
¶▲Bismarck*•† ... Burleigh	ALLEN & COCHRANE.
▲Bottineau*•† ... Bottineau	A. G. BURR.
Bowbells*•† ..... Ward	See Towner.
Bowdon ..... Wells	See Harvey.
Braddocke ..... Emmons	See Williamsport.
Buffalo*•† ..... Cass	See Fargo.
Buxton*•† ..... Traill	See Hillsboro.
Caledonia* ..... Traill	See Hillsboro.
▲Cando*•† ..... Towner	FRANK D. DAVIS.
▲Carrington*•† ... Foster	R. A. BILL.
Casselton*•† ..... Cass	See Fargo.
Cavalier*•† ..... Pembina	See St. Thomas.
Christine*•† .... Richland	See Wahpeton.
Church's Ferry*•† Ramsey	See Devil's Lake.
Clifford*•† ..... Traill	See Mayville.
Conway*•† ..... Walsh	See Grafton.
▲Cooperstown*•† .. Griggs	DAVID BARTLETT.
Courtenay*•† ... Stutsman	J. C. Parks.
Crary*•† ..... Ramsey	Edgar Anderson.
Crystal*•† ..... Pembina	See St. Thomas.
Cumings*•† ..... Traill	See Hillsboro.
Davenport*•† ..... Cass	See Fargo.
Dazey*•† ..... Barnes	See Valley City.
Delamere ..... Sargent	See Milnor.
▲Devil's Lake*•† ... Ramsey	MAGLONE & MIDDAUGH.
▲Dickinson*•† ..... Stark	CAMPBELL & FIELD.
Drayton*•† ..... Pembina	Robert Ferguson.
Dresden ..... Cavalier	See Langdon.
Edgeley*•† ..... La Moure	C. W. Fellows.
Edinburg*•† ..... Walsh	See Park River.
▲Ellendale*•† ..... Dickey	JAMES M. AUSTIN.
Emerado*•† . Grand Forks	See Grand Forks.
Enderlin*•† ..... Ransom	Fred Underwood.
Fairmount*•† ... Richland	Charles A. Tuttle.
▲Fargo*•† ..... Cass	NEWMAN, SPALDING & STAMBAUGH. Attorneys for First Nat. Bk. & Merchants State Bk.
▲Fessenden*•† ..... Wells	M. E. Wilson.
Fingal*•† ..... Barnes	Thomas Casey.
Finley*•† ..... Steele	F. W. Ames.
Forest River*•† .... Walsh	See Grafton.
▲Forman*•† ..... Sargent	BISHOP, GRONER & McKENZIE.
Gilby*•† ..... Grand Forks	See Grand Forks.
Glenullin* ..... Morton	See Dickinson.
▲Grafton*•† ..... Walsh	PHELPS & PHELPS.
▲Grand Forks*•† Gr'd F'ks	GEORGE A. BANGS. Attorney for the city of Grand Forks. Refers to any bank in Grand Forks
" ..... "	COCHRANE & CORLISS. Refer to the Union Nat. Bank.
Grandin*•† ..... Cass	See Fargo.
Hamilton*•† ..... Pembina	See St. Thomas.
Hankinson*•† ... Richland	J. B. Taylor.
Hannah*•† ..... Cavalier	C. B. McMillan.
Harvey*•† ..... Wells	OTTO GRETHEN.
Hatton*•† ..... Traill	See Hillsboro.
Hebron*•† ..... Morton	See Mandan.
▲Hillsboro*•† ..... Traill	CARMODY & LESLIE.
Hope*•† ..... Steele	C. S. SHIPPY.
Hunter*•† ..... Cass	See Fargo.
Inkster*•† ... Grand Forks	See Grand Forks.
▲Jamestown*•† . Stutsman	S. E. ELLSWORTH.
Kenmare*•† ..... Ward	See Minot.
Kindred*•† ..... Cass	See Fargo.
Kulm*•† ..... Lamoure	J. B. Sharpe.
▲Lakota*•† ..... Nelson	F. A. KELLEY.
▲Lamoure*•† ..... Lamoure	R. W. S. Blackwell.
▲Langdon*•† ..... Cavalier	GEORGE M. PRICE.
Larimore*•† . Grand Forks	J. D. Campbell.
Leeds*•† ..... Benson	E. Berglund.
Lidgerwood*•† .. Richland	A. L. Parsons.
Linton* ..... Emmons	See Williamsport.
▲Lisbon*•† ..... Ransom	H. DOHERTY.
▲Mandan*•† ..... Morton	E. C. Rice.
Mayville*•† ..... Traill	F. W. Ames.
▲Medora*•† ..... Billings	See Dickinson.
Michigan* ..... Nelson	W. H. Smith.
Milnor*•† ..... Sargent	O. S. Senn.
Milton*•† ..... Cavalier	Thompson & Gibson.
▲Minnewaukon*•† . Benson	O. D. Comstock.
Minot*•† ..... Ward	James Johnson.
Minto*•† ..... Walsh	H. C. DePUY.
Monango*•† ..... Dickey	See Ellendale.
▲Napoleon* ..... Logan	See Kulm.
Neche*•† ..... Pembina	See Bathgate.
▲New Rockford*•† ... Eddy	MADDUX & HAMBECHT.
New Salem* ..... Morton	See Mandan.
Northwood*•† Grand F'ks	M. G. MEYER.
Oakes*•† ..... Dickey	George H. Fay.
Omemee*•† ..... Bottineau	See Towner.
Osnabrock*•† ... Cavalier	See Milton.
Page*•† ..... Cass	See Fargo.
Park River*•† ..... Walsh	G. W. Young.
▲Pembina*•† ..... Pembina	W. J. Kneeshaw.
Portland*•† ..... Traill	G. A. White.
Reynolds*•† . Grand Forks	See Grand Forks.
▲Rolla*•† ..... Rolette	John Burke.
▲Rugby*•† ..... Pierce	B. L. SHUMAN.
▲Sanger ..... Oliver	See Bismarck.
Sheldon*•† ..... Ransom	C. A. Gram.
▲Sherbrooke* ..... Steele	George Murray.
Sheyenne*† ..... Eddy	See Rockford.
▲Stanton ..... Mercer	See Mandan.
▲Steele*•† ..... Kidder	See Bismarck.
St. Thomas*•† ... Pembina	G. S. Hager.
Thompson*•† Grand F'rks	See Grand Forks.
Tower City*•† ..... Cass	See Fargo.
▲Towner*•† ..... McHenry	GEORGE W. POAGUE.
▲Valley City*•† ..... Barnes	LOCKERBY & WHITE.
▲Wahpeton*•† ..... Richland	F. B. LAMBERT.
Walhalla*• ..... Pembina	T. D. Stack.
▲Washburn* ..... McLean	E. A. Lamb.
Wheatland*•† ..... Cass	See Fargo.
▲Williamsport* .. Emmons	H. A. Armstrong.
▲Williston*•† ..... Williams	R. H. Copeland.
Willow City*•† . Bottineau	See Towner
Wimbledon*•† ..... Barnes	See Valley City.
Wishek ..... McIntosh	Wishek & Guy.
Wyndmere*•† ..... Richland	See Milnor.

OHIO.

Town and County.	Name.
Ada*•† ..... Hardin	Clark, Axline & Fess.
▲Akron*•† ..... Summit	OTIS & OTIS. Refer to any bank in Akron.
Alliance*•† ..... Stark	J. W. CRANE.
Andover*•† ... Ashtabula	F. J. Bishop.
Ansonia*•† ..... Darke	See Greenville.
Antioch* ..... Monroe	See Woodsfield.
Antwerp*•† ..... Paulding	M. A. WERT.
▲Arcanum*•† ..... Darke	J. B. Mundhuck.
Archbold*•† ..... Fulton	August Ruihley.
Arlington*•† ..... Hancock	See Dunkirk.
▲Ashland*•† ..... Ashland	CAMPBELL & SEMPLE.
Ashley*•† ..... Delaware	See Delaware.
Ashtabula*•† ... Ashtabula	HOYT & MUNSELL.
Ashtabula Har.† Ash'bula	See Ashtabula.
Ashville*•† ..... Pickaway	G. W. Morrison.
▲Athens*•† ..... Athens	GROSVENOR, JONES & WORSTELL.
Attica*•† ..... Seneca	Lester Sutton.
Bainbridge*•† ..... Ross	J. G. Whitaker.
Barberton*•† ..... Summit	CHARLES AMMERMAN.
Barnesville*•† ... Belmont	C. J. Howard.
Basil*•† ..... Fairfield	E. F. Holland.
▲Batavia*•† ..... Clermont	Frazier & Hicks.
Beach City*•† ..... Stark	See Alliance.
Bedford*•† ..... Cuyahoga	See Cleveland.
Bellaire*•† ..... Belmont	J. A. GALLAHER.
Belle Centre*•† .... Logan	See Bellefontaine.
▲Bellefontaine*•† ... Logan	A. JAY MILLER.
Bellevue*•† .... Sandusky	J. B. Miller.
Bellville*• ..... Richland	Andrew Stevenson.
Belmont*•† ..... Belmont	See St. Clairsville.
Berea*•† ..... Cuyahoga	G. A. HUBBARD.
Berghole*• ..... Jefferson	John J. Watson.
Berlin Heights*•† .... Erie	F. E. Conner, Jr.
Beverly*† ... Washington	J. C. Preston.
Blanchester*•† .... Clinton	P. SAVAGE.
Bloomdale*•† ..... Wood	E. D. Bloom.
Bloomingburg*•† Fayette	Humphrey Jones.
Bloomville*•† ..... Seneca	J. R. Wilson.
Bluffton*•† ..... Allen	A. J. Owens.
Botkins*•† ..... Shelby	See Sidney.
Bowersville* ..... Greene	C. S. Perkins.
▲Bowling Green*•† .. Wood	GUY C. NEARING.
Bradford*† ..... Miami	W. Vermillion.
Bradner*•† ..... Wood	See Bowling Green.
Bremen*•† ..... Fairfield	J. F. THOMPSON.
Bridgeport*•† ... Belmont	Driggs & Heinlein.
Brooklyn*•† .... Cuyahoga	See Cleveland.
• Brookville*•† Montg'mery	See Miamisburg.
▲Bryan*•† ..... Williams	M. M. BOOTHMAN.
▲Bucyrus*•† ..... Crawford	HORACE HOLBROOK.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Burton*† ..... Geauga	George W. Jacques.
Butler*†..... Richland	W. W. Scott.
▲Cadiz*† ..... Harrison	D. A. HOLLINGSWORTH.
▲Caldwell*†..... Noble	W. C. Okey.
Caledonia*†..... Marion	See Marion.
▲Cambridge*†.. Guernsey	J. H. MACKEY.
Camden*†..... Preble	F. G. Shuey.
Canal Dover*† Tus'rawas	J. A. HOSTETLER.
Canal Fulton*†.... Stark	A. J. Kittinger.
Canal Winchester*† Fr'n	W. H. Lane.
Canfield*†..... Mahoning	See Youngstown.
▲Canton*†..... Stark	JOHN H SPONSELLER.
Cardington*†.... Morrow	W. P. Vaughan.
Carey*† ..... Wyandot	H. G. Chambers.
▲Carrollton*† ..... Carroll	FIMPLE & McDONALD.
Cedarville*†..... Greene	Robert Hood.
▲Celina*† ..... Mercer	CHARLES S. YOUNGER.
Centerburg*† ..... Knox	W. O. Bowers.
Chagrin Falls*† Cuy'oga	E. P. Wilmot.
▲Chardon*† ..... Geauga	METCALFE & KING.
Chicago* ..... Huron	William G. Burwell.
▲Chillicothe*†..... Ross	SEYMOUR CUNNINGHAM.
▲Cincinnati*†... Hamilton	L. C. BLACK, St. Paul Bldg. Refers to National Lafayette Bank, or to any bank in Cincinnati.
" ..... "	WM. E. BROOKS, Carlisle Bldg. References given on application. Long distance telephone.
" ..... "	ERNST & CASSATT, 1st Nat. Bk. Bldg. Reference: Third National Bank.
" ..... "	ERNST & STEINBERG. References: Equitable National Bk., and S. Kuhn & Sons.
" ..... "	FURBER & JACKSON, Carlisle Bldg. Refer to Merchants National Bank.
" ..... "	CHARLES J. HUNT, Allen Bldg References: Second Nat. Bank
" ..... "	LITTLEFORD, MORRIS & BALLARD, Johnston Bldg. Refer to the Market National and the Third National banks.
" ..... "	C. J. McDIARMID, Blymyer Bldg. Member Beta Theta Pi and Phi Delta Phi. Refers to Fourth National Bank.
" ..... "	WILLIAM C. PEIRCE, Wiggins Block. References: George M. Verity, Vice-President and Manager of the American Steel Roofing Co., and the National Lafayette Bank.
" ..... "	SMITH & KUHN, 519 Main St. References—In New York: A. Donaldson, Treasurer and Third Vice-President of the Erie Railroad. In Cincinnati: Fourth, Second, and Equitable National banks.
" ..... "	SWING, CUSHING & MORSE, Carew Bldg. Refer to Atlas National Bank, and Union Savings Bank & Trust Co.
▲Circleville*† .. Pickaway	JOHN SCHLEYER.
Clarksville*†..... Clinton	See Wilmington
▲Cleveland*† ... Cuyahoga	BREWER, COOK & McGOWAN, Williamson Bldg. Attorneys for State National Bank, Euclid Ave. National Bank and United Banking & Savings Co.
" ..... "	LOUIS J. GROSSMAN, 204-208 Society for Savings Bldg. Refers to Cleveland Nat. Bk., Dime Sav. Bk., and Society for Savings.
" ..... "	M. B. & H. H. JOHNSON, 1009 American Trust Bldg Attorneys for The American Trust Co.; Cuyahoga Savings and Banking Co.
" ..... "	SQUIRE, SANDERS & DEMPSEY, Perry-Payne Building. Attorneys for National Bank of Commerce, the Savings & Trust Co., Union National Bank, Commercial National Bank, and Wick Banking and Trust Co.
" ..... "	A. A. STEARNS, Society for Savings Bldg. Refers to State National Bank.
" ..... "	WHITE, JOHNSON, McCASLIN & CANNON, 1416 to 1421 Williamson Bldg. Attorneys for the Citizens Savings and Loan Association and The Hough Ave. Savings and Banking Co.
Clyde*† ..... Sandusky	FINCH & DEWEY
College Corner*† Butler	John R. Mitchell.
Collinwood*†. Cuyahoga	F. B. Garrett.
Columbiana*†. Col'biana	Ezra B. Bye.
" ..... "	F. F. D. ALBERY, Hayden Bldg. Attorney for Commercial National Bank.
¶▲Columbus*†...Franklin	ALBERY & DILLON, 119½ So. High St. Refer to Ohio Nat. Bk. and Commercial Nat. Bk.
" ..... "	ARNOLD, MORTON & IRVINE, Spohr Bldg. Corporation and Commercial Law. General Practice.
" ..... "	J. R. SATER, 100 N. High St. Attorney for Citizens Sav. Bk.
Columbus Grove*† Put'm	Guy B. Killen.
Conneaut*†. ...Ashtabula	M. R. Smith.
Continental*†... Putnam	J. C. Madden.
Convoy*†..... Van Wert	See Van Wert.
Corning*†..... Perry	T. M Potter.
Cortland*†..... Trumbull	John J. Sullivan.
▲Coshocton*†.. Coshocton	POMERENE & POMERENE.
Covington*† ..... Miami	W. H. Nill.
Crestline*† .... Crawford	R. W. MILLER.
Creston*† ..... Wayne	Price Russell.
Croton*†..... Licking	See Centerburg.
Cumberland*†. Guernsey	Joseph Purkey.
Cuyahoga Falls*† Summit	ORLANDO WILCOX.
Cygnet*† ..... Wood	See Bowling Green.
Danville*†..... Knox	Clinton M. Rice.
▲Dayton*†...Montgomery	GOTTSCHALL, CRAWFORD & LAMBERT.
▲Defiance*† ..... Defiance	SUTPHEN & SUTPHEN.
De Graff*†..... Logan	Huston & Curl.
▲Delaware*† .... Delaware	W. A. HALL.
Delphos*†..... Allen	B. J BROTHERTON.
Delta*† ..... Fulton	M. B. Cottrell.
Dennison*†..Tuscarawas	A. W. Elson.
Deshler*†..... Henry	D. D. Donovan.
Doylestown*† ..... Wayne	James B Meech.
Dresden*† .. Muskingum	S B. Darnen.
Dunkirk*†..... Hardin	G B Dewitt.
Dyson ..... Guernsey	See Pleasant City.
East Liberty* ..... Logan	See De Graff.
East Liverpool*†. Col'bia	WILLIAM H. VODREY.
East Palestine*†.. Col'bia	John H. Logan.
▲Eaton*† ..... Preble	J. A. Gilmore.
Eckmansville ..... Adams	See West Union.
Edgerton*†..... Williams	See Bryan.
Edon*† ..... Williams	See Montpelier.
Eldorado*† ..... Preble	See Waverly.
Elmore*†..... Ottawa	George W. Keightley.
▲Elyria*†..... Lorain	E. G. JOHNSON.
Euclid*†..... Cuyahoga	See Cleveland.
Fayette*† ..... Fulton	See Wauseon.
Felicity* ..... Clermont	J. N. Altman.
▲Findlay*†..... Hancock	M. C. SHAFER.
Flushing*†..... Belmont	A. M. Brown.
Forest*† ..... Hardin	Russell Price.
Fort Recovery*†. Mercer	John Hunter.
Fostoria*† ..... Seneca	C. L. GUKENSEY.
Frankfort*†..... Ross	See Chillicothe.
Franklin*† ..... Warren	P. H. Rue.
Fredericktown*† ..Knox	See Mount Vernon.
Freeport*† ..... Harrison	B. W. Rowland.
▲Fremont*†..... Sandusky	JAMES H. FOWLER.
Galion*† ..... Crawford	R. W. Johnston.
▲Gallipolis*† ..... Gallia	HOLLIS C. JOHNSTON.
Gambier*† ..... Knox	See Mount Vernon.
Garrettsville*†.. Portage	R. S. Webb.
Geneva*† ..... Ashtabula	R. C. Ewing.
▲Georgetown*† .. Brown	JOHN P. BIEHN.
Germantown*† M'tg'ery	L. S. Culkmore.
Gibsonburg*†. Sandusky	J. L. Hart.
Girard*† ..... Trumbull	R. W. Deemer.
Glenville*† .... Cuyahoga	See Cleveland.
Gloster*†..... Athens	A. A. Adams & Bro.
Grafton*†..... Lorain	See Elyria.
Granville*†..... Licking	E. J. Dorsey.
Greenfield*†.... Highland	DICKEY & HEISKELL.
Greenspring*†.... Seneca	C. S. Burton.
▲Greenville*†..... Darke	ANDERSON & BOWMAN.
Greenwich*†..... Huron	T. E. Strimple.
Groverhill*†... Paulding	R. W Pickering.
▲Hamilton*†† ..... Butler	MOREY, ANDREWS & MOREY. Refer to First National Bank.
Harpster*†† ..... Wyandot	See Upper Sandusky.
Harrison*†† .... Hamilton	JAMES A. GRAFT.
Harveysburg*† ... Warren	See Lebanon.
Hicksville*†† .... Defiance	L. E. Griffin.
Highland*†† ..... Highland	See Leesburg.
▲Hillsboro*†† ..... Highland	STEELE & SAMS.
Holgate*†† ..... Henry	E F. Thompson.
Hubbard*†† ..... Trumbull	Milton B Leslie.
Hudson*†† ..... Summit	H. B. Foster.
Huron*†† ..... Erie	C. M. Ray.
▲Ironton*†† ..... Lawrence	CORN & THOMPSON.
▲Jackson*†† ..... Jackson	E. C. POWELL.
Jackson Center*†† Shelby	H. W. Robinson.
Jamestown*†† ..... Greene	W. A. Paxson.
▲Jefferson*†† .... Ashtabula	BABCOCK & TAYLOR.

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▲County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital

Town and County.	Name.
Jeffersonville*•† Fayette	E. L. Bush.
Jewett*•†..... Harrison	See Cadiz.
Johnstown*•† .... Licking	G. W. Lewis.
Kalida*..... Putnam	See Columbus Grove.
Kent*•†..... Portage	M. G. McCASLIN.
▲Kenton*•†..... Hardin	ELMER G. DERR.
Kingston*•†..... Ross	See Chillicothe.
Kinsman*†..... Trumbull	J. W. Roberts.
Lagrange*•†..... Lorain	See Wellington.
▲Lancaster*•† .... Fairfield	G. E. MARTIN.
Larue*•†..... Marion	See Marion.
▲Lebanon*•†..... Warren	W. F. ELTZROTH.
Leesburg*•† .... Highland	George T. Hardy.
Leetonia*•† ..Columbiana	C. D. Dickinson.
Leipsic*•†..... Putnam	Jacob Werner.
Lewisburg*•† .... Preble	See Eaton.
Lexington*•†..... Richland	See Mansfield.
Liberty Center*•†. Henry	See Napoleon.
▲Lima*•†..... Allen	CABLE & PARMENTER.
▲Lisbon*•†.. Columbiana	J R MARTIN.
Lockland*•†.... Hamilton	Thompson & Gorman.
Lodi*•†..... Medina	See Creston.
▲Logan*•†..... Hocking	Seth Weldy.
▲London*•†..... Madison	Durflinger & Emery.
Lorain*•†..... Lorain	FRANK COLEMAN.
Loramie*..... Shelby	See St. Mary.
Loudonville*•† .. Ashland	W. J. Weirick.
Louisville*•†..... Stark	W. S. Earseman.
Lynchburg*•†...Highland	E. M. Wiggins.
Madison*•†..... Lake	M B. Cook.
Magnolia*•†..... Stark	See Canton.
Malta*•†..... Morgan	Newell Corner.
Malvern*•†..... Carroll	See Minerva.
Manchester*•† .... Adams	WILLIAM ANDERSON.
▲Mansfield*•† .... Richland	CUMMINGS & McBRIDE.
Mantua Station*† Portage	H C. Russell.
▲Marietta*•† .. Washington	NYE & FOLLETT.
▲Marion*•†..... Marion	J. F. McNEAL & SONS.
Martins Ferry*•†Belmont	F. R. Sedgwick.
Martinsville*•† ... Clinton	A. Harris.
▲Marysville*•†..... Union	F. T. ARTHUR
Mason*•† ..... Warren	See Lebanon.
Massillon*•†..... Stark	R. W. McCAUGHEY.
Maumee*•†..... Lucas	A. W. Eckert.
▲McArthur*•† ..... Vinton	J. M. McGillivray.
McClure*•†..... Henry	See Napoleon.
McComb*•†..... Hancock	W. E. Cooper.
▲McConnelsville*•†Morgan	J. A. Foert.
Mechanicsburg*•† Chapin	Charles A. Wood.
▲Medina*•† ..... Medina	Frank Spellman.
Miamisburg*•† Montg'ery	W. A. Reiter.
Middleport*•†..... Meigs	Ira Graham.
Middletown*•† .... Butler	DONLEY & RHONEMUS.
Milan*•†..... Erie	R. H. Williams.
Milford*•†..... Clermont	S. A. West.
Milford Center*•†.. Union	See Marysville.
▲Millersburg*•† ....Holmes	Reed & Hanna.
Mineral Point*•†Tusc'was	W. M. Tracy
Minerva*•†..... Stark	G. G. B. Greenwood.
Minster*•†..... Auglaize	See St. Marys.
Monroeville*•† .. Huron	John P. Cornell.
Montpelier*•† .. Williams	E. C. PECK.
Morrow*•†..... Warren	T. C. Welch.
Moscow*•†..... Clermont	See Felicity.
▲Mt. Gilead*•†.... Morrow	L. K. Powell.
Mt. Pleasant*•†..Jefferson	See Steubenville.
Mt. Sterling*•†... Madison	Mitchel & Tanner.
▲Mt. Vernon*•†..... Knox	WILLIAM M. KOONS.
Mt. Victory*•†..... Hardin	See Kenton.
▲Napoleon*•†..... Henry	CAHILL & DONOVAN.
Navarre*•†..... Stark	See Canton.
Nelsonville*•†..... Athens	Asher Buckley.
Nevada*•†..... Wyandot	L. B. Reed.
▲Newark*•†..... Licking	FREDERIC M. BLACK.
New Bremen*•†. Auglaize	See St. Mary.
New Carlisle*•†..... Clark	R. H. Runnells.
New Comerst'n*•† T'car's	E. E. Lindsey.
New Holland*•†Pickaway	CHARLES H. MAY.
▲New Lexington*•†. Perry	TUSSING & KELLY.
New London*•† ....Huron	R. C. Powers.
New Madison*•†....Darke	Thomas Eubanks.
New Matamoras*†. Wash.	Jasper Lisk.
New Paris*•†.....Preble	See Eaton.
▲New Phil'd'lp'a*•†. Tus'as	NEELY & PATRICK.
New Richmond*• .Cler'nt	F. A. Roberts.
New Vienna*•†...Clinton	F. W. Kelly.
New Washin'n*•† Craw'd	H. M. Cory.
Niles*•†..... Trumbull	WILLIAM H. SMILEY.
North Amherst*•† Lorain	H. G. Redington.
North Baltimore*..Wood	S. P. HARRISON.
North Fairfield*.... Huron	A E. Rowley.
North Lewisb'g*•† Chapin	M. C. Gowey.
▲Norwalk*•† ..... Huron	G. T. & H. L. STEWART.
Oakharbor*•† ..... Ottawa	John Duff.
Oak Hill*•†..... Jackson	J. E. Jones.
Oberlin*•†..... Lorain	W. B BEDORTKA.
Ohio City*•†.... Van Wert	See Van Wert.
Orrville*•†..... Wayne	T. W. Orr.
Orwell*..... Ashtabula	Babcock & Taylor.
Osborn*•†..... Greene	R. H. Swadner.
Ostrander*•† Delaware	See Delaware.

Town and County.	Name.
▲Ottawa*•† .....Putnam	G. W. RISSER.
Oxford*•† ..... Butler	E. E. Williams.
▲Painesville*•† ..... Lake	W. A. BREED.
Pataskala*•†..... Licking	See Newark.
▲Paulding*•† ..... Paulding	SNOOK & SAVAGE.
Payne*•†..... Paulding	M. B. Everitt.
Peebles*•†..... Adams	J. R. B. Kessler.
Pemberville*•† .... Wood	J. S. Hoyman.
Perrysburg*•†..... Wood	T. E. Bowers.
Pioneer*..... Williams	See Montpelier.
Piqua*•†..... Miami	G. A BROOKS.
Plain City*•†..... Madison	H. C. Black.
Pleasant City*•†Guernsey	L. S. Garber.
Plymouth*•†..... Richland	F. D. Gunsoullus.
Poland* ..... Mahoning	See Youngstown.
▲Pomeroy*•† ..... Meigs	O. L. BRADBURY
▲Port Clinton*•† ....Ottawa	S. F. Alexander.
▲Portsmouth*•†.....Scioto	NOAH J. DEVER
Prairie Depot*..... Wood	FRANK GRAHAM.
Prospect*•† ..... Marion	See Marion.
Quaker City*•† .Guernsey	J. L. Douglas.
▲Ravenna*•†..... Portage	J. H. NICHOLS.
Richwood*•† ..... Union	JOHN F. MILLAR.
Ripley*•† ..... Brown	W. D. YOUNG.
Rockford*•† ..... Mercer	A. G Stewart.
Roseville*•†..Muskingum	Wm. Dunn.
Rushsylvania*•† ...Logan	See West Mansfield.
Sabina*•† ..... Clinton	J. M. Morton.
Salem*•† .....Columbiana	W. W. HALE.
Salineville*•† Columbiana	Ashford & McCormick.
▲Sandusky*•†.....Erie	R B. FISHER, Attorney for Citizens Banking & Trust Co.
Sardinia*•† .....Brown	See Georgetown.
Scio*•† .....Harrison	Easton Randolph.
Seville*•† ..... Medina	Lee Elliott.
Shanesville*†..Tuscarawas	JOHN DOERSCHUK.
Shelby*•† .....Richland	Skiles & Skiles.
Sherodsville*•† ....Carroll	See Cartrollton.
Sherwood*•† ...Defiance	W. W. Huff.
Shiloh*•† ..... Richland	See Mansfield.
Shreve*•†..... Wayne	L. D. Cornell.
▲Sidney*•† ..... Shelby	S. J. HATFIELD.
Smithfield* .....Jefferson	See Steubenville.
Somerset*•† ..... Perry	Owen Yost.
Somerton*..... Belmont	See Bellaire.
South Charleston*•†Clark	Charles E. Ballard.
Spencer*•†..... Medina	Frank Heath.
Spencerville*•†..... Allen	J. M. Bailey.
▲Springfield*•†..... Clark	KEIFER & KEIFER, Attorneys for Lagonda National Bank.
Springvalley*•.....Greene	Marcus Shoup.
▲St. Clairsville*•†. Belmont	A. H. & W. MITCHELL.
▲Steubenville*•†. Jefferson	W. S. McCLAUSLEN.
St. Mary*•†..... Auglaize	D. F. Mooney.
St. Paris*•† ...Champaign	C. E. Buroker.
Strasburg*•† .Tuscarawas	Philip G. Garver.
Stryker*•†..... Williams	J. T. Heater.
Sunbury*•†..... Delaware	C. C. Brooks.
Swanton*•†..... Fulton	G. W. Humphrey.
Sycamore*•†..... Wyandot	R. S. Gallaher.
Sylvania*•†..... Lucas	W E. CHAPPLE.
Thornville*†..... Perry	S. E. Moore.
Thurman* ..... Gallia	See Gallipolis
▲Tiffin*•† ..... Seneca	BUNN & ROYER.
Tippecanoe City*•† Miami	E. H. Kerr.
Tiro*•†..... Crawford	See Bucyrus.
▲Toledo*•†..... Lucas	CHITTENDEN & CHITTENDEN, 932-934 The Spitzer. Attorneys for National Bank of Commerce.
" ..... "	HAMILTON & KIRBY. 740-742 Spitzer Bldg. Refer to any bank in Toledo
" ..... "	HARRIS&HARRIS,SpitzerBldg. Reference: Any bank or prominent business concern in Toledo
" ..... "	SENEY & JOHNSON, 8 5-818 The Spitzer. Refer to Northern and Ketcham National banks.
Toronto*•†.....Jefferson	See Steubenville.
▲Troy*•†..... Miami	J. A. DAVY.
Uhrichsville*•†. Tuscar's	W. B. STEVENS.
▲Up. Sandusky*•†Wyandot	Carey & Parker.
▲Urbana*•† ....Champaign	WAITE & DEATON.
Utica*•† ..... Licking	G. M. Sipe.
▲Van Wert*•† ....Van Wert	BLACHLY & MATTHIAS.
Vermilion*•†..... Erie	H. R. Williams.
Versailles*•† ..... Darke	A. Calderwood.
Wadsworth*•† .....Medina	E. S. Pardee.
Wakeman*•†..... Huron	See Norwalk.
Waldo*•†..... Marion	See Marion.
▲Wapakoneta*•† .Auglaize	GOEKE & HOSKINS.
▲Warren*•†..... Trumbull	T. H. GILMORE.
▲WashingtonC.H.*•†Fay'te	A. R. CREAMER.
▲Wauseon*•† ..... Fulton	Fuller & Handy.
▲Waverly*•†..... Pike	John A. Eylor.
Waynesville*•†..... Warren	J. G. Keys.
Wellington*•†..... Lorain	G. L. BLINN.
Wellston*•†..... Jackson	T. S. Hogan.
Wellsville*•†.Columbiana	F. L. WELLS.
West Alexandria*•† Preb.	Oscar Sheppard.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Westerville*† ..Franklin	H. T. Sibel.
WestFarmington*†Trum	See Warren.
West Jefferson*† Mad'on	See London.
West Liberty*†....Logan	R. N. Jordan.
West Manchester*† Preb.	See Eaton.
West Mansfield*† .Logan	P. M. Kelar.
West Milton*†..... Miami	Kessler & Kessler.
Weston*†..... Wood	John M. Stricker.
West Salem*†..... Wayne	T. B. Keeler.
▲West Union*..... Adams	F. D. Bayless.
West Unity*†...Williams	G. C. Rings.
Wharton*†.....Wyandot	See Carey.
Williamsb'rg*† Clermont	John S. Davidson.
Williamsport*▪.Pickaway	See Circleville.
Willoughby*† ..... Lake	W. McLaughlin.
Willshire*† ....Van Wert	See Van Wert.
▲Wilmington*†... Clinton	FRANK B. MILLS.
Wilmot*†† .....Stark	W. S. Putman.
Winchester*†.....Adams	T. C. Downey.
▲Woodsfield*†.... Monroe	MALLORY & JEFFERS.
Woodstock*† Champaign	See Urbana.
▲Wooster*† ..... Wayne	M. L. SPOONER.
Worthington*†.Franklin	J. T. Miller.
▲Xenia*† ..... Greene	HARRY C. ARMSTRONG.
Yellowsprings*†. Greene	S. W. Dakin.
▲Youngstown*†.Mahonl'g	W. R. GRAHAM.
▲Zanesville*†.Muskingum	JAS. M. BAILEY, Attorney for R. G. Dun & Co. References: Citizens National Bank and Peoples Savings Bank.

OKLAHOMA TERRITORY.

▲Alva*† .....Woods	T. J. WOMACK.
▲Arapaho* .....Custer	T. S. Hunt.
Augusta*.....Woods	See Alva.
▲Beaver*.....Beaver	J. R. Linley.
Billings.....Noble	See Perry.
Blackwell*†.....Kay	TETRICK & ROSE.
Braman*.....Kay	See Newkirk.
▲Chandler*.....Lincoln	A. J. MORRIS.
▲Cheyenne*† .. Roger Mills	J. W. McMurtry.
Cleveland*. .....Pawnee	G. T. GRAVES.
▲Cloudchief*.....Washita	HENRY N. BERRY
Cushing*.....Payne	See Chandler.
Earlsboro*†.Pottawato'le	See Tecumseh.
Edmond*†..... Oklahoma	H. H. Moose.
▲El Reno*† .....Canadian	W. L. BAXTER.
▲Enid*† ..... Garfield	JOHN F. CURRAN.
Garber*..... Garfield	See Enid.
Geary*.....Blaine	Seymour Foose.
▲Grand*.....Day	See Taloga.
¶▲Guthrie*† ..... Logan	COTTERAL & HORNOR.
Hennessey*†..Kingfisher	L. M. Gray.
Jefferson*†.....Grant	C. M. Keiger.
Jennings*..... Pawnee	See Pawnee.
Kildare*† .....Kay	See Ponca.
▲Kingfisher*†..Kingfisher	PATRICK S. NAGLE.
Lexington*†... Cleveland	F. P. Moseley.
Luther* ..... Oklahoma	See Oklahoma.
▲Mangum* ..... Greer	Garrett & Thacker.
McLoud*▪. Pottawatomie	J. A. Baker.
Medford*† .....Grant	Thomas Kearee.
Mulhall*† ..... Logan	W. H. Matthews.
Nardin*▪.....Kay	See Newkirk.
▲Newkirk*† .....Kay	W. S. CLINE.
New Ponca.....Kay	See Newkirk.
▲Norman*† ..... Cleveland	C. W. Brewer.
North Enid*†.... Garfield	See Enid.
Oakdale*..... Washita	See Cloudchief.
Okarche*†..... Canadian	J. F. Crow.
▲Oklahoma*†.. Oklahoma	McMECHAN & HAYS.
Okeene* ..... Blaine	J. C. Fisher & Co.
▲Pawhuska*†.....Osage N	T. J. Leahy.
▲Pawnee* ..... Pawnee	JAMES P. NEAL.
▲Perry*† .....Noble	J. L. Pancrost.
Perkins*..... Payne	Charles A. Wallace.
Ponca*.....Kay	D. L. HUBLER.
▲Pondcreek*† .....Grant	A. M. MACKEY.
Ripley..... Payne	See Cushing.
Shawnee*†Pottawatomie	J. H. WOODS.
▲Stillwater*..... Payne	F. C. Hunt.
Stroud* ..... Lincoln	W. G. Pardoe.
▲Taloga* ..... Dewey	G. E. Black.
▲Tecumseh*†Pottawato'le	FREDERICK KING.
Tonkawa* .....Kay	See Newkirk.
▲Watonga*.....Blaine	E. L. HOTCHKISS.
Waukomis*†.... Garfield	S. S. Stevens.
Weatherford*..... Custer	J. C. McKnight.
Wellston*..... Lincoln	See Chandler.
▲Woodward*†. Woodward	J. R. Dean.
Yukon*†..... Canadian	J. M. Faris.

OREGON.

▲Albany*† ..... Linn	J. R. WYATT.
Arlington*†.....Gilliam	S. A. D. Gurley.
Ashland*†.....Jackson	E. D. Biggs.
▲Astoria*†..... Clatsop	FULTON BROS.
Athena*† ..... Umatilla	RAYMOND LLOYD.
▲Baker City*†.....Baker	See Union.
Brownsville*†..... Linn	A. A. Tussing.
▲Burns*..... Harney	Waters & Gowan.
▲Canyon City*.....Grant	E. Hicks.
▲Condon*..... Gilliam	S. E. McVactor.
▲Corvallis*† ..... Benton	E. E. WILSON.
Cottagegrove*†..... Lane	J. E. YOUNG.
▲Dallas*†..... Polk	Butler & Townsend.
Elgin*† ..... Union	N. C. McLeod.
Empire*†..... Coos	A. E. Seaman.
▲Enterprise*..... Wallowa	D. W. Sheahan.
▲Eugene*† .....Lane	L. L. STEVENS.
Forestgrove*† Wash'gt'n	See Hillsboro.
▲Goldbeach*.....Curry	J. Huntley.
▲Grant's Pass*† Josephine	C. A. Hough.
Harney*..... Harney	See Burns.
Harrisburg*†..... Linn	See Brownsville.
▲Heppner*†..... Morrow	G. W. PHELPS.
▲Hillsboro*†. Washington	SMITH & BOWMAN.
Huntington*†..... Baker	See Union.
Independence*† ....Polk	BUTLER, TOWNSEND & POTTER.
Island City*.....Union	See Lagrande.
▲Jacksonville*▪...Jackson	See Medford.
Joseph*..... Wallowa	J. A. Rumble.
Junction City*†.... Lane	G. F. Shipworth.
▲Klamath Falls*†. Klamath	H. F. Murdock.
Lagrande*† ..... Union	WILLIAMS BROS.
▲Lakeview*..... Lake	C. A. COGSWELL.
Lebanon*† .....Linn	W. M. Brown.
Marshfield*†..... Coos	J. W. Bennett.
▲McMinnville*†.. Yamhill	R. L. CONNER.
Medford*†..... Jackson	W. I. Vawter.
Milton*†..... Umatilla	J. E. Kirkland.
Monmouth*†.....Polk	N. L. Butler.
▲Moro*▪..... Sherman	J. B. Hosford.
Newberg*†..... Yamhill	Clarence Butt.
Ontario*† .....Malheur	Wm. Miller.
▲Oregon City*†Clackamas	C. D. & D. C. LATOURETTE.
▲Pendleton*†.... Umatilla	JOHN McCOURT.
▲Portland*† ..Multnomah	CAKE & CAKE. References: Wells, Fargo & Co.'s Bank, United States and Merchants National banks.
" ..... "	PAXTON, BEACH & SIMON, Attorneys for and refer to Portland Railway Co.
" ..... "	PIPES & TIFFT. Commercial and corporation business. Commissioners of deeds. Refer to Chase Nat. Bank, N. Y. City, Buffalo Pitts. Co., Buffalo, Lon. and San. F. Bank, Ltd., Geo. W. Bates & Co., Oregon R. E. Co. of Portland.
" ..... "	PLATT & PLATT. Attorneys for Wells, Fargo & Co.'s Bank.
▲Prineville*..... Crook	M. R. Biggs.
▲Roseburg*†..... Douglas	A. M. CRAWFORD.
¶▲Salem*†.....Marion	CARSON & ADAMS.
Scio*† .....Linn	See Lebanon.
Sheridan*† .....Yamhill	J. T. Simpson.
Silverton*†..... Marion	F. C. DeFue.
▲St. Helen*†..... Columbia	J. A. Hall.
Sumpter* .....Baker	Charles E. Roblin.
▲The Dalles*†.....Wasco	HUNTINGTON & WILSON.
▲Tillamook*† ...Tillamook	Claude Thayer.
▲Toledo*†.....Lincoln	H. Denlinger, Jr.
▲Union*†..... Union	J. M. CARROLL.
▲Vale*.....Malheur	R. G. Wheeler.
▲Wasco*..... Sherman	C. J. Bright.
Weston*†..... Umatilla	E. M. Powers.
Woodburn*†..... Marion	E. P. Morcom.

PENNSYLVANIA.

Albion*†.....Erie	See Erie.
Allegheny*†.. Allegheny	J. L. RITCHEY. Office, 440 Diamond St., Pittsburg, Pa. Refers to Peoples Nat. Bk., Pittsburg.
▲Allentown*†.....Lehigh	ERDMAN & DIEFENDERFER.
Altoona*†.....Blair	WM. S. HAMMOND.
Ambler*†.. Montgomery	See Norristown.
Annville*†.....Lebanon	Geo. B. Ulrich.
Apolio*† .....Armstrong	W. J. Guthrie.
Ardmore*†. Montgomery	See Norristown.
Ashland*†.....Schuylkill	ALFRED B. GARNER.
Athens*†..... Bradford	H. F. Maynard.
Avondale*†..... Chester	John J. Gheen.
Avonmore*Westmorel'nd	See Leechburg.
Bangor*†..Northampton	H. Hagerman.
Beallsville*† . Washington	See Washington.
▲Beaver*†..... Beaver	Buchanan & McConnell.
Beaverfalls*†.....Beaver	JOHN A. ELLIOTT.
▲Bedford*†.....Bedford	MOSES A. POINTS.
▲Bellefonte*†..... Center	BLANCHARD & BLANCHARD
Belle Vernon*†.. Fayette	See Uniontown.
Bellwood*†..... Blair	George M. Meyers.
Bennett*†.....Allegheny	See Pittsburg.
Berlin*†..... Somerset	See Somerset.

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Town and County.	Name.
Berwick*† ..... Columbia	J. L. Evans.
Berwyn*† ..... Chester	See West Chester.
Bethlehem*†Northa'pton	W. J. C. LOOS.
Big Run*† ..... Jefferson	H. I. Wilson.
Birdsboro*† ..... Berks	See Reading.
Blairs Mills* Huntingdon	See Orbisonia.
Blairsville*† ..... Indiana	See Indiana.
▲Bloomsburg*†.Columbia	GRANT HERRING.
Blossburg*† ..... Tioga	H. B. Leach.
Boyertown*† ..... Berks	See Reading.
Braddock*† ...Allegheny	R. E. Stewart.
Bradford*† ..... McKean	W. E. BURDICK.
Bristol*† ..... Bucks	William & John C. Stuckert.
Brockwayville*† Jeffer'n	H. B. McCullough.
▲Brookville*† ...Jefferson	ALEXANDER C. & JOHN M. WHITE.
Brownsville*† ...Fayette	L. H. SMITH.
Bryn Maw.*† .Montgo'ry	See Norristown.
Burgettstown*† .Wash'n	J. W. Donnan.
▲Butler*† ..... Butler	T. C. CAMPBELL.
California*† Washington	See Washington.
Cambridge Sp'gs*† .Cra'd	See Meadville.
Canonsburg*† . Wash'n	S. B. Ewing.
Canton*† ..... Bradford	J. W. Stone.
Carbondale *† Lackawan	WILLIAM E. WATT.
▲Carlisle*† ...Cumberland	WETZEL & HAMBLETON.
Carnegie*† ....Allegheny	O. R. Cooke.
Carrolltown*† .....Cambria	See Ebensburg.
Catasauqua*† .....Lehigh	A. A. Glick.
Catawissa*† ...Columbia	W. H. RHAWN.
Centerhall*† ..... Centre	Orvis, Bower & Orvis.
▲Chambersburg*† Fran'in	J. M. McDOWELL.
Charleroi*† .Washington	WM. M. BOGGS.
Chester*† .....Delaware	WASHABAUGH & PENDLETON.
Chicora*† ..... Butler	W. B. McBride.
Christiana*† ...Lancaster	See Lancaster.
▲Clarion*† ..... Clarion	WILSON & GORDON.
Claysville*† .Washington	See Washington.
▲Clearfield*† .....Clearfield	WILLIAM L. SWOOPE.
Clintonville*† ....Venango	See Franklin.
Coalport*† .....Clearfield	See Hollidaysburg.
Coatesville*† .....Chester	W. S. Harlan.
Cochranton*† .Crawford	See Meadville.
Columbia*† .....Lancaster	WM. B GIVEN.
Conneautville*† .Crawf'd	P. C. Sheehan.
Connellsville*† ..Fayette	P. S. NEWMYER.
Conshohocken*† .Mon'n	H. M. Tracy.
Coraopolis*† ..Allegheny	HORACE J. THOMAS.
Corry*† ..... Erie	DON. F. SMITH.
▲Coudersport*† ...Potter	SAMUEL H. GLASSMIRE.
Curwensville*†Clearfield	Swoope & Patton.
▲Danville*† .....Montour	JAMES SCARLET.
Darby*† ..... Delaware	See Media.
Dawson*† ..... Fayette	See Uniontown.
Delta*† ..... York	J. Howard Manifold.
Derry Sta'n*†Westmo'nd	See Greensburg.
Dillsburg*† ..... York	John N. Logan.
Downingtown*† Chester	See West Chester.
▲Doylestown*† .....Bucks	HENRY LEAR.
Dubois*† .....Clearfield	W. C. PENTZ.
Duke Center*† ...McKean	See Bradford.
Dunbar*† ..... Fayette	See Uniontown.
Duncannon*† ..... Perry	See New Bloomfield.
Duquesne*† ....Allegheny	CHAS. B. PAYNE.
Dushore*† .....Sullivan	ALPHONSUS WALSH.
East Berlin*† .....Adams	See Gettysburg.
East Brady*† .....Clarion	See Clarion.
East Downington*†Ches'r	See West Chester.
East Greenville*† Mon'n	See Norristown.
▲Easton*† ... Northampton	P. C. EVANS.
EastStroudsb'rg*†Monr'e	See Stroudsburg.
▲Ebensburg*† .....Cambria	EVANS & LEECH.
Edenburg ..... Clarion	See Clarion.
Edinboro*† ..... Erie	John Proudfit.
Eldred*† ..... McKean	P. R. Cotter.
Elizabeth*† .....Allegheny	Harry L. Christy.
Elizabethtown*† Lanca'r	I. N. S. Will.
Elkland*† ..... Tioga	F. D. Seiph.
Elk Lick*† .....Somerset	See Somerset.
Ellwood City*†Lawrence	H. N. Marshall.
▲Emlenton*† .....Venango	A. E. Middleton.
Emporium*† ...Cameron	Johnson & McNarney.
Ephrata*† .....Lancaster	A. J. Everly.
▲Erie*† ..... Erie	ALLEN & ROSENZWEIG.
" "	S. A. DAVENPORT.
Evans City*† .....Butler	See Butler.
Everett*† ..... Bedford	Howard Cessna.
Fayette City*† ...Fayette	See Uniontown.
Ford City*† ...Armstrong	D. B. Heiner.
Forest City*†Susque'nna	James McKinney.
Foxburg*† ..... Clarion	See Clarion.
Fox Chase*† .Philadelphia	See Philadelphia.
▲Franklin*† .....Venango	B. H. OSBORNE.
Freedom*† ..... Beaver	See Beaver.
Freeland*† .....Luzerne	J. M. Carr.
Freeport*† ...Armstrong	G. M. Hill.
Galeton*† ..... Potter	Nelson L. Allen.
Gap*† ..... Lancaster	James M. Walker.
▲Gettysburg*† .....Adams	W. McSHERRY, JR.

Town and County.	Name.
Girard*† ..... Erie	C. J. Hinds.
Girardville*† .Schuylkill	See Ashland.
Glen Campbell*† Indiana	See Indiana.
Glen Rock*† ..... York	See York.
Greencastle*† ..... Franklin	See Waynesboro.
▲Greensburg*† Westmor'd	WILLIAMS, SLOAN & GRIFFITH.
Greenville*† .....Mercer	JOHN W. VOSLER.
Grove City*† .....Mercer	H. R. Daugherty.
Halifax*† ..... Dauphin	See Harrisburg.
Hamburg*† ..... Berks	J. E. Miller.
Hanover*† ..... York	C. E. EHREHART.
¶▲Harrisburg*† ..Dauphin	JOHN E. FOX. Refers to Harrisburg National Bank.
Hastings*† ..... Cambria	See Ebensburg.
Hatboro*† ..Montgomery	See Lansdale.
Hawley*† ..... Wayne	LAWRENCE M. ATKINSON.
Hazleton*† ..... Luzerne	FRANK P. BOYLE.
▲Hollidaysburg*† ....Blair	ROBERT W. SMITH.
Homestead*† .Allegheny	C. W. Ashley.
▲Honesdale*† ..... Wayne	E. C. Mumford.
Honeybrook*† ...Chester	Charles E. Griffith.
Houtzdale*† ...Clearfield	Henry Boulton.
Hughesville*† .Lycoming	William E. Crawford.
Hummelstown*† .Da'pl'n	F. J. Schaffner.
▲Huntingdon*† Hunt'don	WILL J. FORBES.
Hyndman*† ..... Bedford	See Bedford.
▲Indiana*† .....Indiana	THOMAS SUTTON.
Irwin*† ...Westmoreland	See Jeannette.
Jamestown*† .....Mercer	See Greenville.
Jeannette*† W'moreland	J. F. McNaul.
Jenkintown*†M'tgomery	Frank S. Gentry.
JerseyShore*† Lycoming	A. F. Martin.
Johnsonburg*† .....Elk	A. W. Morningstar.
Johnstown*† ...Cambria	HERMAN E. BAUMER. Refers to First National and City National Banks.
Jonestown*† .... Lebanon	See Lebanon.
Kane*† ..... McKean	A. P. Huey.
KennettSquare*†Chester	See West Chester.
Kingston*† .....Luzerne	B. W. Davis.
Kinzua*† ..... Warren	See Warren.
▲Kittanning*† .Armstrong	NEALE & PAINTER.
Knox*† ..... Clarion	See Clarion.
Knoxville*† ..... Tioga	Henry A. Ashton.
Kutztown*† ..... Berks	James H. Mart.
▲Lancaster*† .. Lancaster	ADAM J. EBERLY.
Langhorne*† ..... Bucks	J. B. Slackhouse.
Lansdale*† .Montgomery	A. R. PLACE.
Lansford*† ..... Carbon	See Tamaqua.
▲Laporte*† ..... Sullivan	E. J. Mullen.
Latrobe*† Westmoreland	F. Hargrave.
▲Lebanon*† .....Lebanon	LEE L. GRUMBINE.
Leechburg*† .Armstrong	Thomas J. Van Gieson.
Leighton*† .....Carbon	T. A. Snyder.
▲Lewisburg*† ..... Union	ALFRED HAYES.
▲Lewistown*† .....Mifflin	Elder & Son.
Ligonier*† Westmorel'nd	See Greensburg.
Lincoln* ..... Lancaster	See Lancaster.
Linesville*† .....Crawford	See Meadville.
Lititz*† ..... Lancaster	See Manheim.
Littlestown*† ..... Adams	C. C. Hilbish.
▲Lock Haven*† ..... Clinton	CHARLES CORSS.
Lykens*† ..... Dauphin	See Millersburg.
Mahanoy City*† .Sc'ylkill	J. J. BROWN.
Mahoningtown*† .L'rn'ce	A. L. Hogen.
Malvern*† ..... Chester	See West Chester.
Manheim*† .....Lancaster	J. B. Stroh.
Mansfield*† ..... Tioga	F. W. Clark.
Marietta*† ..... Lancaster	D. B. Carter.
Martinsburg*† .....Blair	S. B. Sysinger.
▲Mauchchunk*† ...Carbon	FREDERICK BERTOLETTE.
▲McConnellsburg*† .Fulton	M. R. Shaffner.
McDonald*† Washington	Harry J. Nesbit.
McKeesport*† Allegheny	CALHOUN & JOHNSTON.
McKees Rocks*† .Alleg'y	See Allegheny.
McVeytown* ..... Mifflin	See Lewistown.
▲Meadville*† .....Crawford	E. W. McARTHUR.
Mechanicsburg*† C'm'l'd	See Harrisburg.
▲Media*† ..... Delaware	G. E. Darlington.
▲Mercer*† ..... Mercer	W. H. Cochran.
Mercersburg*† .Franklin	H. H. SPANGLER.
Meshoppen*† . Wyoming	See Tunkhannock.
Meyersdale*† ..Somerset	See Somerset.
▲Middleburg*† .....Snyder	F. E. Bower.
Middletown*† ..Dauphin	A. E. BRANDT.
Mifflinburg*† ..... Union	J. A. Beard.
▲Mifflintown*† .....Juniata	WILBERFORCE SCHWEYER.
▲Milford*† ..... Pike	See Sunbury.
Millersburg*† ...Dauphin	S. S. Bowman.
Millerstown*† ..... Butler	See Butler.
Millheim* ..... Center	See Bellefonte.
Milton*† .Northumb'land	WILLIAM H. HACKENBERG.
Minersville*† .Schuylkill	H. B. Bartholomew.
Monongahela*† ..Wash'n	THOMAS H. BAIRD.
▲Montrose*† Susquehanna	H. A. Denney.
Mt.Carmel*†Nor'mberl'd	V. AUTEN.
Mt. Jewett*† .....McKean	H. S. Rogers.
Mount Joy*† ..Lancaster	F. A. Ricker.
Mt.Pleasant*† Westm'l'd	B. F. SCANLON.

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▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Mount Union*† H'nt'gd'n	See Huntingdon.
Mountville* ....Lancaster	See Columbia.
Muncy*† .....Lycoming	R. K. Reeder.
Myerstown*† .....Lebanon	See Lebanon.
Nanticoke*† .....Luzerne	JAMES M. FRITZ.
Nazareth* .Northampton	Calvin T. Smith.
New Bethlehem*† .Clar'n	D. M. Geist.
▲New Bloomfield*† .Perry	J. W. Shull.
New Brighton*† .Beaver	Harry Calhoon.
▲New Castle*† .Lawrence	J. NORMAN MARTIN.
New Holland*† Lancast'r	A. W. Snader.
New Kensing'n*† W's'm'd	See Allegheny.
New Oxford*† ....Adams	See Hanover.
Newport*† .....Perry	James M. Sharon.
Newtown*† .....Bucks	George A. Jenks.
Newville*† .Cumberland	H. W. McCrea.
New Wilming'n*▲Law'nce	D. F. McCready.
Norristo'n*† M'ntgomery	E. L. HALLMAN. Refers to People's National Bank.
▲Northeast*† .....Erie	D. R. Cushman.
North Wales*† M'ntgo'ry	See Norristown.
Oakmont.....Allegheny	SAMUEL M. MEALS.
Oil City*† .....Venango	ASH, SPEER & McSWEENEY.
Orbisonia*† .Huntingdon	J. M. Steese.
Orwigsburg*† .Schuylkill	See Schuylkill Haven.
Osceola* .....Tioga	Charles Tubbs.
Osceola Mills*† Clearfield	See Houtzdale.
Oxford*† .....Chester	W. T. Fulton.
Palmyra*† .....Lebanon	See Lebanon.
Parkers L'd'g*† Armst'ng	Isaac Miller.
Parkesburg*† ....Chester	A. T. Parke.
Parnassus*† Westmorel'd	John M. Kennedy.
Patton*† .....Cambria	R. Somerville.
PenArgyl*† Northampt'n	N. D. Chase.
Pennsburg*† .Montgo'ry	Jacob B. Hellegass.
Perryopolis*† .... Fayette	See Fayette City.
▲Philadelphia*† .... Phila.	A. J. & L. J. BAMBERGER, 606 Chestnut Street. Refer to John Wanamaker, City Trust Co. and Market St. National Bank.
" ..... "	JOSEPH S. CLARK, 710 Bullitt Bldg. References: Fourth Street National Bank, First National Bank, and E. W. Clark & Co., bankers.
" ..... "	CARR & FRANCISCUS, Provident Bldg. References: National Wall Paper Co., N. Y.; Provident Life & Tr. Co., and Supplee Hdw. Co., Phila.
" ..... "	CONARD & MIDDLETON 435 Chestnut St. Attorneys for Shriver Bartlett & Co.
" ..... "	DeKINDER & McNEAL, 606-611 Girard Building. Refers to Corn Exchange National Bank
" ..... "	BERNARD GILPIN, 717 Walnut Street. References: National Bank of Commerce and Union National Bank of Philadelphia.
" ..... "	J. MARTIN ROMMEL, 1206-1208 Betz Building. Refers to Third National Bank.
" ..... "	JOSEPH SAVIDGE, 1001 Chestnut. Refers to Commonwealth Title Ins. & Tr. Co.
" ..... "	FREDERICK J. SHOYER, 1104 and 1105 Girard Building. Attorney for Prudential Insurance Co. Refers to Girard Trust Co.
Philipsburg*† .....Centre	George W. Zeigler.
Phœnixville*† ....Chester	H. H. GILKYSON.
Pinegrove*† ....Schuylkill	F. V. Filbert.
▲Pittsburg*† ....Allegheny	CHANTLER, McGILL & CUNNINGHAM, Park Bldg. Attorneys for Second National Bank of Pittsburg and German National Bank of Allegheny.
" ..... "	McCREADY & MOORE, Carnegie Bldg. Refer to Pittsburg National Bank of Commerce.
" ..... "	WAT. WALKER & MORRIS, 1526-30 Park Bldg. Commercial law. Reference: Carter, Hughes & Dwight, New York.
" ..... "	THOMAS & MEALS, 432 Diamond St. Refer to Freehold Bank.
Pittston*† .....Luzerne	S. M. PARKE.
Plymouth*† .....Luzerne	D. L. & J. Q. Creveling.
Port Allegany*† McKe'n	S. W. SMITH.
Portersville*† .....Butler	See Butler.
Port Royal*† .....Juniata	See Mifflintown.
Pottstown*† M'ntgomery	JOHN BROOK EVANS.
▲Pottsville*† ....Schuylkill	JAMES W. CARLIN.
Prospect*† .....Butler	See Butler.
Punxsutawney*† .Jef'n	JACOB L. FISHER.
Quakertown*† .... Bucks	John V. Ommeron.
Quarryville*† ..Lancaster	See Lancaster.

Town and County.	Name.
▲Reading*† .....Berks	HENRY A. MUHLENBERG. General law practice, collections. Refers to Farmers National Bank.
Redlion*† ..... York	See York.
Reedsville*† .....Mifflin	A. Reed Hayes.
Renovo*† ..... Clinton	Brown & Rogers.
Reynoldsville*† .Jefferson	M. M. Davis.
▲Ridgway*† .....Elk	H. A. HALL.
Rimersburg*† .....Clarion	See Bethlehem.
Rochester*† .....Beaver	A. P. MARSHALL.
Royersford*† M'tgomery	E. L. HALLMAN.
Saegerstown*† Crawford	See Meadville.
Saltsburg*† .....Indiana	See Indiana.
Sandylake*† ..... Mercer	J. H. Robb.
Sayre*† .....Bradford	Stewart & Stephens.
Schuylkill Haven*† Sc'lk'l	J. A. Moecker.
Schwenksville*† Montg'y	See Norristown.
Scottdale*† Westmorel'd	William L. Ulery.
▲Scranton*† .Lackawanna	THOMAS F. WELLS. Refers to Third National, and Dime Deposit & Discount Bank.
" ..... "	WILLARD, WARREN & KNAPP. Attorneys for County Savings Bank & Trust Co. Refers to any Bank in Scranton.
Selinsgrove*† ....Snyder	Charles Hower.
Sellersville*† .....Bucks	E. E. Althouse.
Sewickley*† ...Allegheny	O S. Richardson.
Shamokin*† .North'mb'd	SAMUEL HECKERT.
Sharon*† ..... Mercer	A. W. WILLIAMS.
Sharpsburg*† .Allegheny	Thomas J. Ford.
Sharpsville*† ..... Mercer	James A Pierce.
Shenandoah*† .. Sch'ylk'l	S. G. M HOLLOPETER.
Shippensburg*† ...Cu'b'd	E. J McCune.
Shrewsbury*† ..... York	W. G. Allen.
Siegfried*† Northampton	See Catasauqua.
Slatington*† ..... Lehigh	D. D. Roper.
Slipperyrock*..... Butler	See Butler.
▲Smethport*† ..... McKean	GARTON & RICHMOND.
▲Somerset*† ..... Somerset	KOOSER & KOOSER.
Souderton*† Montgom'y	Henry M Brownback.
S.Bethlehem*† .No'h'p'n	J. D. BRODHEAD.
Spartansburg*† .Cra'fo'd	See Titusville.
Springboro*† .. Crawford	See Conneautville.
Spring City*† ....Chester	Charles S. Wagoner.
Steelton*† ..... Dauphin	F. B. Wickersham.
Stewartstown*† .... York	W. B. Gemmill.
St. Mary's*† .....Elk	E. J. Wimmer.
St. Petersburg*† .Clarion	See Clarion
Strasburg* ..... Lancaster	See Lancaster.
▲Stroudsburg*† ....Monroe	STAPLES & ERDMAN.
Sugargrove* ..... Warren	J. C. Hamilton.
▲Sunbury*† Northumb'l'd	I. CLINTON KLINE.
Susquehanna*† . Susq'h'a	JOHN D. MILLER.
Tamaqua*† ....Schuylkill	H. B. GRAEFF.
Tarentum*† ...Allegheny	Kennedy & Smith.
Tidioute*† .....Warren	See Warren.
▲Tionesta*† ..... Forest	S. D. Irwin.
Titusville*† .....Crawford	SAMUEL GRUMBINE.
▲Towanda*† .....Bradford	WILLIAM LITTLE.
Townville* ..... Crawford	See Titusville.
Tremont*† .... Schuylkill	R. S. BASHORE.
Troy*† ..... Bradford	Ray Gustin.
▲Tunkhannock*† Wyom'g	James W. Pratt.
Turtlecreek*† .Allegheny	Homer L. Castle.
Tyrone*† ..... Blair	G. L. OWENS.
Ulysses*† ..... Potter	A. S. Burt.
Union City*† ..... Erie	Sproul & Morrow.
▲Uniontown*† .... Fayette	L. H. FRASHER.
Vandergrift*• Westmorl'd	James S. Whitworth.
Verona*† .....Allegheny	See Allegheny.
▲Warren*† ..... Warren	SMITH & ANDREWS.
▲Washington*† Washi'g'n	JOHN H. MURDOCK.
Waterford*† ..... Erie	J. A. Boland.
Watsontown*† .North'l'd	W. F. Shay.
Wayne*† ..... Delaware	Christopher Fallon.
Waynesboro*† . Franklin	J. R. RUTHRAUFF.
▲Waynesburg*† ... Greene	SAMUEL M. SMITH.
▲Wellsboro*† ..... Tioga	F. E Watrous.
▲West Chester*† ..Chester	CORNWELL, GREEN & CORNWELL.
Westfield*† ..... Tioga	D. W. Baldwin.
West Grove*† .... Chester	G. B. Johnson.
West Newton*† West'l'd	See Greensburg.
Whitehaven*† ...Luzerne	G. L. Halsey.
Wilcox*† .....Elk	See Ridgway.
▲Wilkes-Barre*† . Luzerne	JOSEPH MOORE.
Wilkinsburg*† Allegheny	W. P Carter.
Williamsburg*† ..... Blair	See Hollidaysburg.
▲Williamsport*† Lwcom'g	WM. RUSSELL DEEMER. Refers to Williamsport Nat., and Westbranch Nat. Banks.
Wilmerding*† Allegheny	George W. Herriott.
Windber*• .....Somerset	See Somerset.
Wrightsville*† ..... York	See Columbia.
Wyalusing*† ... Bradford	E. A Strong.
Yardley*† ..... Bucks	See Doylestown.
▲York*† ..... York	ROBERT J. LEWIS.
Youngsville*† ... Warren	G. A. Jackson.
Zelienople* ..... Butler	See Butler

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▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

RHODE ISLAND.

Town and County.	Name.
Anthony†.....Kent	Eugene F. Waner.
Ashaway*....Washington	See Westerly.
▲Bristol*†.....Bristol	Samuel Norris, Jr.
Centerville*†..... Kent	See Providence.
Central Falls*†.....Prov.	See Providence.
Coventry*†..... Kent	See Anthony.
Cranston*†.. Providence	See Providence.
▲East Greenwich*†..Kent	CHARLES J. ARMS.
Greenville*...Providence	See Providence.
Hope Valley*†.Washing'n	See Westerly.
▲Kingston*†. Washington	See Westerly.
Narragansett Pier*†Wash	See Wakefield.
¶▲Newport*†....Newport	W. P. SHEFFIELD, JR.
North Scituate*.....Prov.	See Providence.
Olneyville*†.. Providence	N. W. Littlefield.
Pascoag*†.... Providence	Edward F. Lovejoy.
Pawtucket*†Providence	JOHN J. FITZGERALD.
Phenix*o.....Kent	See Anthony.
¶▲Providence*†Provide'e	FRANK H. JACKSON, 49 Westminster St. Refers to Industrial Trust Co., Providence, and Hubbell Publishing Co., New York
" ..... "	ARTHUR P. SUMNER, 17 Custom House St. Refers to First National Bank.
Slatersville*..Providence	See Woonsocket.
Wakefield*†Washington	F. C. Olney.
Warren*†.....Bristol	GEORGE L. COOKE.
Warwick*o.....Kent	See East Greenwich.
Westerly*†..Washington	OLIVER H. WILLIAMS.
Wickford*†.Washington	See Westerly.
Woonsocket*†Provide'e	WILLIAM G. RICH. Refers to Woonsocket National Bank.

SOUTH CAROLINA.

Town and County.	Name.
▲Abbeville*†....Abbeville	PARKER & GREENE.
▲Aiken*†.....Aiken	HENDERSONS.
Allendale*†.....Barnwell	See Denmark.
▲Anderson*†.....Anderson	TRIBBLE & PRINCE.
▲Bamberg*†..... Bamberg	John R. Bellenger.
▲Barnwell*†..... Barnwell	R. A. Ellis.
Batesburg*†.. Lexington	See Edgefield.
▲Beaufort*†..... Beaufort	W. J. VERDIER.
Belton*†.....Anderson	See Greenville.
▲Bennettsville*†Marlboro	T. W. Boucher.
Blackburg*†....Cherokee	E. A. Trescot.
Blackville*†.... Barnwell	See Denmark.
Branchville*†Orangeb'rg	W. H. Reedish.
▲Camden*†.....Kershaw	C. L. Winkler.
▲Charleston*†. Charleston	MORDECAI & GADSDEN. Counsel State Savings Bank. Attorneys in South Carolina for Postal Telegraph Cable Company; Plant System of Railways; Armour & Co., Chicago. Refer to president or cashier of any bank in Charleston; Nat. Park Bank, of New York, and Standard Oil Co., Baltimore.
Cheraw*†....Chesterfield	Stevenson & Matheson.
▲Chester*†..... Chester	HENRY & McLURE.
▲Chesterfield*.Chesterfield	E. J. Kennedy.
Clinton*†..... Laurens	See Laurens.
Clio*†.....Marlboro	T. W. Boucher.
¶▲Columbia*†... Richland	WM. H. LYLES. Solicitor for the Bank of Columbia, S. C.
▲Conway*†.....Horry	R. B. Scarborough.
▲Darlington*†.Darlington	WOODS & MACFARLAN.
Denmark*†.... Bamberg	S. G. Maryfield.
Dillon*†..... Marion	Sellens & Sellens.
Easley*†.....Pickens	See Pickens.
▲Edgefield*†.... Edgefield	A. S. TOMPKINS.
Fingerville...Spartanburg	See Spartanburg.
▲Florence*†..... Florence	P. A. WILCOX.
Fort Mill*†..... York	See Rockhill.
▲Gaffney*†..... Cherokee	Wallace & Otts.
▲Gergetown*†Georget'wn	Walter Hazard.
▲Greenville*†.. Greenville	ISAAC M. BRYAN.
▲Greenwood*†Greenwo'd	SHEPPARDS & GRIER.
▲Hampton*†.... Hampton	James W. Moore.
Heath Springs*Lancaster	See Lancaster.
Johnston*†.... Edgefield	See Edgefield.
Kershaw*†.... Lancaster	E. D. Blakeney.
▲Kingstree*†.Williamsb'g	T. M. Gilland.
▲Lancaster*†.... Lancaster	ERNEST MOORE.
▲Laurens*†..... Laurens	W. H. MARTIN.
▲Lexington*†.. Lexington	Efird & Dorcher.
▲Manning*†.. Clarendon	W. C. Davis.
▲Marion*o..... Marion	C. A. WOODS.
McColl*†..... Marlboro	See Bennettsville.
▲Monks Corner*†Berkeley	See Charleston.
Mullins*†.....Marion	See Marion.
▲Newberry*†...Newberry	J. Y. CULBREATH.
Newry*.....Oconee	See Walhalla.
▲Orangeburg*†Orangeb'g	JAMES F. IZLAR.
Pelzer*†..... Anderson	See Greenville.
Pendleton*†.... Anderson	R. W. Simpson.
▲Pickens*.....Pickens	Julius E. Boggs.
Prosperity*†.. Newberry	See Newberry.
Ridgeway*†.....Fairfield	R. A. Means.
Rock Hill*†.....York	W. J. CHERRY.
▲Saluda*..... Saluda	Ramage & Gregory.
Seneca*†..... Oconee	See Walhalla.
▲Spartanburg*†Sp'rtanb'g	JOHNSON & NASH.
▲St. George*...Dorchester	J. Otey Reed.
St. Matthews*†Orangeb'g	See Orangeburg.
Summerville*†Dorch'ter	H. A. M. Smith.
▲Sumter*†.....Sumter	LEE & MOISE.
Timmonsville*†Florence	See Florence.
▲Union*†..... Union	HYDRICK & SAWYER.
Varnville*†.... Hampton	J. W. Moore.
▲Walhalla*†..... Oconee	R. A. Thompson.
▲Walterboro*†.. Colleton	Griffin & Padgett.
Westminster*†...Oconee	See Walhalla.
Williamston*†Anderson	See Greenville.
▲Winnsboro*†...Fairfield	A. S. & W. D. DOUGLAS.
▲Yorkville*†..... York	G. W. S. HART.

SOUTH DAKOTA.

Town and County.	Name.
▲Aberdeen*†..... Brown	C. M. STEVENS.
Alcester*†.....Union	See Elk Point.
▲Alexandria*†.... Hanson	E. E. Wagner.
Alpena*†.....Jerauld	L. N. Loomis.
Andover*†.....Day	See Webster.
Arlington*†.. Kingsbury	E. W. Smith.
▲Armour*†..... Douglas	JOHN T. MATHEWS.
Artesian*†..... Sanborn	See Woonsocket.
Aurora*†..... Brookings	See Brookings.
▲Bangor*..... Walworth	W. R. Green.
▲Bellefourche*†.....Butte	T. W. La Fleiche.
Beresford*†..... Union	CHARLES W WOLBERT.
Bigstone*†..... Grant	F. F. Moore.
Bijou Hills*.....Brule	S. E. Wilson.
Blunt*†..... Hughes	See Pierre.
Bowdle*†..... Edmunds	A. F. Le Claire.
Bradley*†..... Clark	See Clark.
Bridgewater*†.. McCook	E. L. Abel.
Bristol*†.....Day	See Webster.
▲Britton*†..... Marshall	Byron Abbott.
▲Brookings*†.. Brookings	CHEEVER & CHEEVER.
Bryant*†.....Hamlin	L. W. Stoeckel.
Canastota*.....McCook	See Salem.
Canova*†..... Miner	See Howard.
▲Canton*†..... Lincoln	HUNDSON & FORREST.
Carthage*†..... Miner	See Howard.
Castalia*.....Charles Mix	See Edgerton.
▲Castlewood*†.... Hamlin	Ezra Adams.
Centerville*†..... Turner	KUNKLE & KUNKLE.
▲Chamberlain*†.....Brule	James Brown.
▲Clark*†.....Clark	C. G. SHERWOOD.
▲Clearlake*†.....Deuel	T. J. LAW.
Colman*†..... Moody	See Dell Rapids.
Columbia*†..... Brown	I. Hunsberger.
Conde*†.....Spink	David Robertson.
Custer*†.....Custer	E. L. Grantham.
▲Davis*†..... Turner	See Parker.
▲Deadwood*†.. Lawrence	MARTIN & MASON.
Dell Rapids*†Minnehaha	R. W. Hobart.
Desmet*†.....Kingsbury	CHAS. S. WHITING.
Doland*†.....Spink	Korns & Clark.
Edgmont*†....Fall River	T. F. McConville.
Edgerton*.....Charles Mix	G. P. HARBEN.
Egan*†.....Moody	See Flandreau.
Elk Point*†..... Union	H. M. Wallace.
Elkton*†..... Brookings	Alexander & Hooker.
Emery*†..... Hanson	See Alexandria.
Erwin*†..... Kingsbury	A. W. Stone.
Estelline*†..... Hamlin	M. S. Liebenstein.
Eureka*†.....McPherson	James M. Brown.
▲Fairfax*..... Gregory	E. M. Starcher.
Fairview*†..... Lincoln	See Canton.
▲Faulkton*†..... Faulk	Frank Turner.
▲Flandreau*†..... Moody	GEORGE RICE.
▲Fort Pierre*†.....Stanley	Homer & Stewart.
Frankfort*†.....Spink	See Redfield.
Frederick*†..... Brown	J. C. Simmons.
Freeman*†.. Hutchinson	See Menno.
▲Gannvalley*..... Buffalo	H. B. Farren.
Garretson*†..Minnehaha	Orr & Rodabaugh.
Gary*†.....Deuel	Ashley L. Houghton.
▲Gettysburg*†..... Potter	F. B. PATTERSON.
Groton*†..... Brown	F. E. Campbell.
Harrison*..... Douglas	See Armour.
Hartford*†.. Minnehaha	See Sioux Falls.
Hecla*†..... Brown	See Aberdeen.
Hetland*†.... Kingsbury	F. W. McGinness.
▲Highmore*†.....Hyde	F. M. Barnes.
Hill City*†...Pennington	See Rapid City.
Hitchcock*†..... Beadle	E. Wilson.

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Town and County.	Name.
▲Hot Springs*•† Fall River	LOOMIS S. CULL.
▲Howard*† ..... Miner	Farmer & Farmer.
Hudson*† ..... Lincoln	A. R. Jamison.
Hurley*† ..... Turner	John W. Edmunds.
▲Huron*† ..... Beadle	PYLE & TAYLOR.
▲Ipswich*† ..... Edmunds	C. H Barron.
Irene*† ..... Clay	See Yankton.
Iroquois*† ... Kingsbury	C. G. Swafford.
Jefferson*† ..... Union	See Elkpoint.
Keystone* ... Pennington	See Hill City.
Kimball*† ..... Brule	J. B. Long.
Lake Preston*† Kingsb'y	A. R. Abel.
Langford*† .... Marshall	See Britton.
Lead*† ..... Lawrence	G. B. Thompson.
Lennox*† ..... Lincoln	See Canton.
▲Leola* ..... McPherson	See Eureka.
Lesterville*† ... Yankton	A. S. Dunning.
▲Madison*† ..... Lake	J. H. WILLIAMSON.
Mellette*† ..... Spink	A. A. TWICHELL.
Menno*† .... Hutchinson	W. Dimock.
▲Millbank*† ..... Grant	GEORGE S. RIX.
▲Miller*† ..... Hand	JOHN PUSEY.
▲Mitchell*† ..... Davison	T. J. SPANGLER.
Montrose*† ..... McCook	M. A. Butterfield.
▲Mound City* .... Campbell	A. Sutherland.
Mount Vernon*† Davison	See Mitchell.
▲Oacoma* ..... Lyman	J. G. Bartine.
Oldham*† ..... Kingsbury	See Desmet.
▲Olivet* ..... Hutchinson	M. T. Halphide.
▲Onida* ..... Sully	J. H. Gropenguieser.
▲Parker*† ..... Turner	EDWIN L. BROWN.
Parkston*† .. Hutchinson	John G. Hawley.
Pierpoint*† ..... Day	See Webster.
¶▲Pierre*† ..... Hughes	IVAN W. GOODNER.
▲Plankinton*† ..... Aurora	S. H. Bakewell.
Platte ..... Charles Mix	G. B. HARBEN.
Pukwana*† ..... Brule	See Chamberlain.
▲Rapid City*† .Pennington	WOOD & BUELL.
▲Redfield*† ..... Spink	THOMAS STERLING.
Revillo*† ..... Grant	H. E. Jones.
▲Salem*† ..... McCook	E. H. Wilson.
Scotland*† .. Bon Homme	F. D. Wicks.
▲Sioux Falls*† Minnehaha	BAILEY & VOORHEES. Attorneys for Sioux Falls National Bank, W. U. Telegraph Co., Illinois Central R. R. Co., the Burlington, Cedar Rapids & Northern Ry. Co., and R. G. Dun & Co.
Sisseton*† ..... Roberts	R. O. Pearson.
Spearfish*† ..... Lawrence	R. F. Crawford.
Spencer*† ..... McCook	See Salem.
Springfield*† Bonhomme	Wilcox & Clermont.
▲Sturgis*† ..... Meade	CHARLES C. POLK.
Summit*† ..... Roberts	See Wilmot.
Toronto*† ..... Deuel	See Clear Lake.
Tripp*† ..... Hutchinson	See Armour.
▲Tyndall*† ... Bonhomme	W. T. Williams.
Valley Springs*† Minn'ha	See Sioux Falls.
Verdon*† ..... Brown	See Groton.
▲Vermilion*† ..... Clay	J. A. COPELAND.
Viborg*† ..... Turner	See Parker.
Vienna*† ..... Clark	See Clark.
Volga*† ..... Brookings	A. S. Mitchell.
Wakonda*† ..... Clay	See Centerville.
Warner*† ..... Brown	See Aberdeen.
▲Watertown*† .Codington	IRVIN H. MYERS.
Waubay*† ..... Day	See Webster.
▲Webster*† ..... Day	FRANK SEARS.
Wessington*† ..... Beadle	F. M. Simmons.
▲Wessington Sp'gs* . Jer'ld	J. R. Francis.
▲Wheeler* .... Charles Mix	D. P. Lamb.
White*† ..... Brookings	Charles H. Farrell.
WhiteLake*† ..... Aurora	A. H. Henneous.
Whiterock*† ..... Roberts	See Sisseton.
Whitewood*† .. Lawrence	See Deadwood.
Willowlake*† ..... Clark	See Clark.
▲Wilmot*† ..... Roberts	HOWARD BABCOCK.
Wolsey*† ..... Beadle	Chenoweth Bros.
▲Woonsocket*† .. Sanborn	J. T. Kean.
Worthing*† ..... Lincoln	See Canton.
▲Yankton*† ..... Yankton	FRENCH & ORVIS.

TENNESSEE.

Town and County.	Name.
▲Alamo* ..... Crockett	Isaac K Revelle.
Alexandria* ..... DeKalb	Dan Williams.
▲Altamont ..... Grundy	See Tracy City.
▲Ashland City* .. Cheatham	J. J. Lenox.
▲Athens*† ..... McMinn	BURKETT & MANSFIELD.
Bellbuckle*† .... Bedford	W. B. Bates.
Bells*† ..... Crockett	Eugene Casey.
▲Benton* ..... Polk	B. B. C. Witt.
▲Blountville* ..... Sullivan	H. H. Smith.
▲Bolivar*† ..... Hardeman	Wood & McNeal.
Bristol*† ..... Sullivan	CURTIN & HAYNES.
▲Brownsville*† . Haywood	J. W. E. MOORE.
▲Byrdstown* ..... Pickett	W. J. Chilton.
▲Camden*† ..... Benton	S. L. Peeler.
▲Carthage*• ..... Smith	J. M. Fisher.
▲Celina* ..... Clay	M. C. Sidwell.
▲Centerville*† ... Hickman	CLAGETT & FLOWERS.
▲Charlotte* ..... Dickson	Morris & Cook
▲Chattanooga*• . Hamilton	COOKE, SWANEY & COOKE. Attorneys for Southern Ry. Co. Refer to any Bank in Chattanooga.
" ..... "	CHARLES W. RANKIN. Refers to any Bank in Chattanooga.
▲Clarksville*† .... Montg'y	LEECH & SAVAGE.
▲Cleveland*† ..... Bradley	J. C. Ramsey.
Clifton* ..... Wayne	See Waynesboro.
▲Clinton*† ..... Anderson	J. A. Fowler.
Coalcreek*† .. Anderson	See Clinton.
Collierville*† ..... Shelby	See Memphis.
▲Columbia*† ..... Maury	J. C. VOORHIES
▲Cookeville* ..... Putnam	A. Algood.
▲Covington*† ..... Tipton	C. B. Simonton.
▲Crossville* ... Cumberland	Robinson, Smith & Lansden.
Cumberl'd Gap*† Clalb'ne	J. H. S. Morison.
▲Dandridge*† .... Jefferson	Eugene Holtsinger.
▲Dayton*† ..... Rhea	B. G. McKENZIE.
▲Decatur* ..... Meigs	J. W. Lillard.
▲Decaturville* .... Decatur	J. A. England.
Decherd*† ..... Franklin	See Winchester.
Dickson*† ..... Dickson	W. E. Cullum.
▲Dover* ..... Stewart	J. W. Stout.
▲Dresden*† ..... Weakley	T. K. Reynolds.
▲Dunlap*† ..... Sequatchie	Stewart & Stewart.
Dyer*† ..... Gibson	See Trenton.
▲Dyersburg*† ..... Dyer	D. B. JOHNSON.
▲Elizabethton*† ..... Carter	TIPTON & MILLER.
▲Erin*† ..... Houston	Dunbar & Hobbs.
▲Erwin* ..... Unicoi	See Johnson City.
▲Fayetteville*† ... Lincoln	W. B. LAMB.
▲Franklin*† ... Williamson	HEARN, McCORKLE & LANE.
▲Gainesboro* ..... Jackson	J. T. & O. H. Anderson.
▲Gallatin*† ..... Sumner	B. D. BELL.
Goodlettsville*† Davidson	Pardue & Bass.
Gordonsville*• ..... Smith	E. M. McDonald.
▲Greeneville*† .... Greene	Shoun & Susong.
Greenfield*† ... Weakley	J. C James.
Halls*• ..... Lauderdale	See Dyersburg.
Hartman*† ..... Roane	S. C. BROWN.
▲Hartsville* ..... Trousdale	J. E. Foust. Jr.
▲Henderson*† ..... Chester	T. F Stubblefield.
Humboldt*† ..... Gibson	G. W. WADE.
▲Huntingdon*† .... Carroll	Allbritten & Maddox.
▲Huntsville* ..... Scott	J. F. Baker.
▲Jacksboro* ..... Campbell	W. R. Peters.
▲Jackson*† ..... Madison	ROBERT W. HAYNES.
▲Jamestown* ..... Fentress	CONATSER & CASE.
▲Jasper*† ..... Marion	Spears & Roberson.
Jellico*† ..... Campbell	H. M. Goins.
JohnsonCity*† . Washin'n	KIRKPATRICK, WILLIAMS & BOWMAN.
▲Jonesboro*† Washington	Newton Stocker.
Kenton*† ..... Obion	J. L. Fry.
▲Kingston* ..... Roane	YOUNG & BREAZEALE.
▲Knoxville*† ..... Knox	CORNICK & CORNICK. Refer to East Tennessee National Bank, City National Bank, and Union Bank.
" ..... "	GREEN & SHIELDS. Attorneys for City National Bank.
" ..... "	LUCKY, SANFORD & FOWLER. Attorneys for East Tennessee National Bank. Refer to Central Trust Co. of New York.
▲Lafayette* ..... Macon	J. S. Wootten.
▲Lawrenceburg*† Lawr'ce	W. R. King.
▲Lebanon*† ..... Wilson	McCLAIN & McCLAIN.
Lenoir City* ..... Loudon	Fox & Greer.
▲Lewisburg*† .... Marshall	W. P. McClure.
▲Lexington*† .. Henderson	John E. McCall.
Liberty* ..... De Kalb	See Smithville.
▲Linden* ..... Perry	Fred M. Carter.
▲Livingston* ..... Overton	W. H. Hussey.
▲Loudon*† ..... Loudon	G. W. Fox.
▲Lynchburg* ..... Moore	Parks & Parks.
Lynnville*† ..... Giles	See Pulaski.
▲Madisonville*† .... Monroe	McCroskey & McCroskey.
▲Manchester*† .... Coffee	Cross & Ramsey.
Martin*† ..... Weakley	BAWDEN & MAIDEN.
▲Maryville* ..... Blount	F. H. LAMON.
▲Maynardville* ..... Union	N. & Samuel J. Allor.
McKenzie*† ..... Carroll	See Huntingdon.
▲McMinnville*† ... Warren	LIND & HOODENPYL.
▲Memphis*† ..... Shelby	HENRY CRAFT, Equitable Bldg. Attorney for Union & Planters' Bank. A complete collection department.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Memphis *†.....Shelby	McFARLAND & NEBLETT, 22
(*Continued.*)	Madison st. Attorneys for
" ..... "	National Bank of Commerce.
" ..... "	METCALF & METCALF. Refer
	to any bank in Memphis.
	WILLIAM A. PERCY, Porter
	Building. Attorney Memphis
	National Bank and Peoples
	Saving Bank.
" ..... "	SCRUGGS & ROSEBROUGH,
	Attorneys for Security Bank.
	Refer to any bank in the city.
" ..... "	WARINNER & WARINNER, At-
	torneys for First National
	Bank.
Milan*† .....Gibson	S. R. CLARK.
▲Morristown*† ..Hamblen	SHIELDS & MOUNTCASTLE.
Mossycreek*†..Jefferson	C. T. Rankin.
▲Mountain City*..Johnson	Donnelly & Donnelly.
Mount Pleasant*†.Maury	See Columbia.
▲Murfreesboro*†Ruther'd	PALMER & RIDLEY.
¶▲Nashville*†...Davidson	MOORE & McNALLY, Cole Bldg.
	References—New York: Car-
	ter, Hughes & Dwight; Nash-
	ville: Union Bank & Trust Co.
Newbern*†.....Dyer	N. L. Scobly.
Newburg .....Lewis	See Columbia.
▲Newport*† ..... Cocke	H. N. Cate.
Obion*†.....Obion	See Union City.
▲Ooltewah*† .....James	See Chattanooga.
▲Paris*† .....Henry	J. C. SWEENEY.
Petersburg*† .....Lincoln	See Fayetteville.
▲Pikeville*†.....Bledsoe	John C. Myers.
▲Pulaski*† .....Giles	HUME R. STEELE.
▲Ripley*† .....Lauderdale	Thomas Steele.
Rockwood*† .....Roane	T. A. WRIGHT.
▲Rogersville*†...Hawkins	J. O. Phillips.
Rutherford*† .... Gibson	A. J. Elwie.
Rutledge*† .....Grainger	A. F. Bryan.
▲Savannah*.....Hardin	Broyles & McDougall.
▲Selmer*† .....McNairy	W. K. Abernathy.
▲Seviervillle* .....Sevier	M. B. McMahon.
▲Shelbyville*†....Bedford	K. CALDWELL.
▲Smithville* .....DeKalb	R. L. Cantrell.
▲Sneedville* .....Hancock	W. B. Davis.
▲Somerville*†.....Fayette	H. C. Moorman.
South Pittsburg*†Marion	M. M. Allison.
▲Sparta*† .....White	M. A. Cummings.
▲Spencer* .....Van Buren	A. L. Hamby.
Spring City*† .....Rhea	R. C. M. Cunningham.
▲Springfield*†..Robertson	A. E. GARNER.
Sweetwater*† ....Monroe	Young & Young.
▲Tazewell*.....Claiborne	H. Y. Hughes.
▲Tiptonville* .....Lake	W. W. Cochran.
Tracy City*†.....Grundy	J. B. Ferguson.
▲Trenton*† .....Gibson	DEASON, RANKIN & ELDER.
Trimble*† .....Dyer	See Newbern.
Troy* .....Obion	J. G. Smith & Son.
Tullahoma*† .....Coffee	Tullahoma & Aydelott.
▲Union City*† .....Obion	L. S. PARKS.
▲Wartburg* .....Morgan	Baker & Risden.
Wartrace*†.....Bedford	C. S. Ivie.
Watertown*.....Wilson	A. P. Womock.
▲Waverly*†...Humphreys	J. F. SHANNON.
▲Waynesboro*..... Wayne	John F. Morrison.
▲Winchester*† .. Franklin	EMBREY & TAYLOR.
▲Woodbury* .....Cannon	James A. Jones.

TEXAS.

Town and County.	Name.
▲Abilene*† .....Taylor	JOHN BOWYER.
▲Albany*†....Shackleford	WARREN & WEBB, Attorneys.
	WEBB & HILL, Agents.
Alice*† .....Nueces	See Corpus Christi.
▲Alpine*† .....Brewster	L. F. Fishback.
Alvarado*† .....Johnson	I. A. Patton.
Alvin*† .....Brazoria	L. F. Fishback.
Alvord*† .....Wise	J. W. Bashaw.
▲Amarillo*† .....Potter	Piemmons & Veal.
▲Anderson* .....Grimes	Buffington & Buffington.
▲Angleton*† .....Brazoria	L. R. Bryan.
▲Anson* .....Jones	R. Colbert.
Aransas Pass*†San Pat'lo	See Corpus Christi.
▲Archer City* .....Archer	T. H. Marberry.
Arlington*† .....Tarrant	J. O. W. Burney.
▲Athens*† .....Henderson	RICHARDSON, WATKINS
	MILLER.
Atlanta*† .....Cass	O'Neal & Allday.
¶▲Austin*† .....Travis	J. L. PEELER. General Attor-
	ney for John W. Mackay, New
	York; First National Bank of
	Austin, and James H. Raymond
	& Co., bankers.
▲Baird*† .....Callahan	O. Bowyer.
▲Ballinger*† ..... Runnels	HARRIS & SMITH.
▲Bandera* .....Bandera	J. R. Storms.
▲Baratow*† .....Ward	See Pecos.
Bartlett*† .....Williamson	See Belton.
▲Bastrop*† .....Bastrop	ORGAIN & GARWOOD.
▲Batesville* .....Zavalla	See Pearsall.
▲Bay City* .....Matagorda	William E. Austin.
▲Beaumont*† ...Jefferson	GREER & GREER.
▲Beeville*† .....Bee	J. C. CRISP.
▲Bellville*† .....Austin	Blake & Holland.
▲Belton*† .....Bell	A. M. MONTRITH.
▲Benjamin* .....Knox	G. B. Landrum.
Bertram*† .....Burnet	See Burnet.
▲Bigspring*† .....Howard	S. H. MORRISON.
Blanco* .....Blanco	J. W. Baines.
Blooming Grove*† Nav'o	Callicutt & Call.
Blossom*† .....Lamar	See Paris.
▲Boerne*† .....Kendall	F. W. Schweppe.
▲Bonham*† ..... Fannin	R. B. SEMPLE.
▲Boston .....Bowie	See Texarkana.
Bowie*† ..... Montague	G. W. WALTHALL.
▲Brackettville*† ...Kinney	W. L. CLAMP.
▲Brady* .....McCulloch	F. M. Newman.
Brandon*† .....Hill	See Hillsboro.
▲Breckenridge* ..Stephens	William Veale & Son.
Bremond*† ...Robertson	J. W. Woods.
▲Brenham*† ..Washington	CAMPBELL & PENNINGTON.
Bridgeport*† .....Wise	C. A. Bridgeman.
▲Brownsville*†..Cameron	JAMES B. WELLS.
▲Brownwood*† .....Brown	JENKINS & McCARTNEY.
▲Bryan*† ..... Brazos	DOREMUS & BUTLER.
Burkeville* .....Newton	Blake & Smith.
▲Burnet*† .....Burnet	J. G. Cook.
Burton*† ..... Washington	J. J. McCain.
▲Caldwell*† .....Burleson	Alexander & Heslip.
Calvert*† .....Robertson	Field & Taylor.
▲Cameron*† .....Milam	HEFLEY, McBRIDE &
	WATSON.
▲Canadian*† .....Hemphill	W. D. Fisher.
▲Canton* ..... Van Zandt	Haynes & Reese.
▲Canyon* .....Randall	See Amarillo.
▲Carrizo*† .....Zapata	See Pearsall.
▲Carrizo Springs* .Dimmit	See Pearsall.
▲Carthage*† ..... Panola	Claude Pollard.
Castroville* .....Medina	See Uvalde.
▲Center* .....Shelby	I. O. B. RICHARDSON.
▲Centerville* .....Leon	Dean & Dean.
▲Channing*† .....Hartley	W. Boyce.
Chico*† .....Wise	John L. Morris.
▲Childress*† .....Childress	W. T. McConnell.
Cisco*† .....Eastland	J. J. Butts.
▲Clairemont* .....Kent	See Snyder.
▲Clarendon*† .....Donley	H. B. White.
▲Clarksville*†..Red River	Chambers & Dook.
▲Claude*† .....Armstrong	Ira Webster.
▲Cleburne*† .....Johnson	GOLDSMITH & WALKER.
Clifton*† .....Bosque	J. C. O'Bryan.
▲Coldspring* ..San Jacinto	Felix G. Bryan.
▲Coleman*† .....Coleman	T. R. AUSTIN.
▲Colorado*† .....Mitchell	W. B. Crockett.
Columbia*† .....Brazoria	J. N. Shepard.
▲Columbus*† ....Colorado	GEORGE McCORMICK.
▲Comanche*† ..Comanche	L. B. Russell.
Commerce*† .....Hunt	T. W. Thompson.
▲Conroe*† .. Montgomery	T. E. Humphrey.
▲Cooper*† .....Delta	L. L. Wood.
▲Corpus Christi*† .Nueces	DELMA & GIVENS.
▲Corsicana*† .... Navarro	McKIE & AUTRY.
▲Cotulla*† .....La Salle	C. H. Mayfield.
Cresson*† ..... Hood	See Cleburne.
▲Crockett*† .....Houston	NUNN & NUNN.
▲Crowell* .....Foard	Robert Cole.
▲Cuero*† ..... DeWitt	JOHN H. BAILEY.
▲Daingerfield*† .... Morris	J. M. Moore.
▲Dallas*† ..... Dallas	SAMUEL A. LEAKE, Attorney
	for National Exchange Bank.
▲Decatur*† .....Wise	R. E. CORSWELL.
DeKalb*† .....Bowie	W. W. Dillard.
Deleon*† .....Comanche	A. R. Pool.
▲Delrio*† ..... Valverde	JOSEPH JONES.
Denison*† ..... Grayson	W. M. PECK.
▲Denton*† ..... Denton	ALVIN C. OWSLEY.
Detroit*† .....Red River	See Clarksville.
▲Dickens* .....Dickens	See Plainview.
▲Dimmitt* ..... Castro	S. Gaugh.
Dublin*† .....Erath	McCAIN & DANIELS.
▲Dumas ..... Moore	See Amarillo.
Eaglelake*† .... Colorado	W. S. Strickland.
▲Eagle Pass*† .. Maverick	J. M. GOGGIN.
▲Eastland*† .....Eastland	D. C. Hunt.
▲Edna*† ..... Jackson	Dobbs & McCrory.
Elcampo*† ..... Wharton	W. L. Hall.
Elgin*† ..... Bastrop	See Bastrop.
▲El Paso*† ..... El Paso	BEALL & KEMP.
▲Emma* ..... Crosby	J. WILSON BOYLE.
▲Emory*† ..... Rains	W. H. Clendenin.
▲Ennis*† ..... Ellis	D. F. SINGLETON.
▲Fairfield* ..... Freestone	Boyd, Compton & Anderson.
Farmersville*† .... Collin	D. P. JOHNSON.
Ferris*† ..... Ellis	M. McKnight.
Flatonia*† ..... Fayette	Lane & Lane.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Floresville*†..... Wilson	B. F. BALLARD.
▲Floydada*..... Floyd	See Plainview.
Forney*†..... Kaufman	See Terrell.
▲Fort Davis*†... Jeff Davis	O. L. Price.
▲Fort Stockton* .... Pecos	See Pecos.
▲Fort Worth*†.... Tarrant	COWAN & BURNEY. Attorneys for American Nat. Bank.
" ..... "	WEST, SMITH & CHAPMAN. Attorneys for First National Bank.
▲Franklin*†.... Robertson	J. D. Gann.
▲Fredericksburg* Gillespie	A. O. COOLEY.
Frost*•..... Navarro	B. H. Johnson.
▲Gail*..... Borden	See Snyder.
▲Galveston*†.. Galveston	STUART & BELL.
▲Galveston*†... Galveston	MANN & BAKER. Att'ys for Texas Guarantee & Trust Co.
" ..... "	SPENCER & SCOTT. Refer to Galveston National Bank or any Bank or business man in Galveston.
Ganado*† ..... Jackson	See Edna.
▲Garden City*.. Glasscock	See Midland.
Garland*†..... Dallas	See Dallas.
▲Gatesville*†..... Coryell	J. E. Walker.
▲Georgetown*†.. Will'son	SANSOM & SANSOM.
▲Giddings*†..... Lee	J. L. Rousseau.
▲Gilmer*†..... Upshur	Barnwell & Eberhart.
▲Glenrose*..... Somervell	B. F. ROBERTS.
▲Goldthwaite*†..... Mills	E. B. ANDERSON.
▲Goliad*†..... Goliad	G. E. Pope.
▲Gonzales*†..... Gonzales	BURGESS & HOPKINS
▲Graham*•..... Young	Arnold & Arnold.
▲Granbury*†..... Hood	J. J. HINER.
Grandview*†... Johnson	F. A. Arnold.
Granger*†... Williamson	J. W. Posey.
▲Greenville*†..... Hunt	CRADDOCK & LOONEY.
▲Groesbeck*†.. Limestone	Farrar, Williams & Farrar.
▲Groveton*†..... Trinity	Kenley & Stevenson.
▲Guthrie*..... King	See Benjamin.
▲Hallettsville*†... Lavaca	PATTON & ELLIS.
▲Hamilton*†..... Hamilton	J. A. Eidson.
▲Hansford..... Hansford	See Canadian.
▲Haskell*..... Haskell	Foster & Scott.
Hearne*†..... Robertson	Bishop & Lane.
▲Hemphill*..... Sabine	A. D. Hamilton.
▲Hempstead*†..... Waller	A. C. Tompkins.
▲Henderson*†..... Rusk	J. HARVEY TURNER.
▲Henrietta*†..... Clay	W. G. EUSTIS.
Hico*†..... Hamilton	D. Langford.
▲Hidalgo*..... Hidalgo	See Rio Grande.
Higgins*†..... Lipscomb	E. C. Gray.
▲Hillsboro*†..... Hill	WEAR & MORROW.
Holland*†..... Bell	See Temple.
▲Hondo*†..... Medina	E. De Montel.
Honeygrove*†.... Fannin	G. W. Wells.
▲Houston*†..... Harris	GOLDTHWAITE & MOODY. Attorneys for First National Bank.
" ..... "	W. C. OLIVER. Refers to First National Bank and American National Bank.
Howe*†..... Grayson	See Sherman.
Hubbard*..... Hill	Boyd & Frisby.
▲Huntsville*†..... Walker	McKINNEY & HILL.
Hutto*†.... Williamson	See Taylor.
Iowapark*†..... Wichita	Hinton Smith.
Italy*†..... Ellis	See Waxahachie.
Itasca*†..... Hill	M. S. Wood.
▲Jacksboro*•..... Jack	E. W. Nicholson.
Jacksonville*†.Cherokee	See Rusk.
Jasper*..... Jasper	W. W. BLAKE.
▲Jefferson*†..... Marion	R. R. TAYLOR.
Jewett*†..... Leon	See Centerville.
▲Johnson City*..... Blanco	N. T. Stubbs.
▲Junction*..... Kimble	Horace E. Williams.
▲Karnes City*†.... Karnes	J. C. GOODE.
▲Kaufman*†.... Kaufman	JAMES YOUNG.
Kemp*•..... Kaufman	See Kaufman.
Kerens*†..... Navarro	See Corsicana.
▲Kerrville*†..... Kerr	Garrett & Burney.
Killeen*†..... Bell	M. N. Baldwin.
Kosse*†..... Limestone	See Groesbeck.
▲Kountze*†..... Hardin	W W. DIES.
Kyle*•..... Hays	See San Marcos.
Ladonia*†..... Fannin	R. M. Rowland.
▲Lagrange*†..... Fayette	Lane & Lane.
▲Lampasas*†.... Lampasas	W. B. ABNEY.
Lancaster*†..... Dallas	John W. George.
▲Laplata..... Deaf Smith	C. G. Witherspoon.
Laporte*†..... Harris	See Houston.
▲Laredo*†..... Webb	DODD & MULLALLY.
Leander*†... Williamson	See Georgetown.
Leonard*†..... Fannin	Ross & Ross.
Lewisville*†..... Denton	See Denton.
▲Liberty*†..... Liberty	T. E. Branch.
▲Linden*..... Cass	J. S. Mills.
▲Lipscomb*..... Lipscomb	See Canadian.
▲Livingston*†..... Polk	Hill & Hill.

Town and County.	Name.
▲Llano*†..... Llano	J. H. McLean.
▲Lockhart*†..... Caldwell	J. J. SHEPPARD.
▲Longview*†..... Gregg	Turner & McHaney.
Lorena*†..... McLennan	See Waco.
Lott*†..... Falls	George A. Hodges.
▲Lubbock*..... Lubbock	See Plainview.
▲Lufkin*†..... Angelina	Mantooth & Townsend.
Luling*†..... Caldwell	H. B. Story.
▲Madisonville*.... Madison	Dean & Dean.
Manor*†..... Travis	James M. Harris.
Mansfield*•..... Tarrant	W. D. House.
Marble Falls*†... Burnet	See Burnet.
▲Marfa*†..... Presidio	H. H. Kilpatrick.
▲Marlin*†..... Falls	MARTIN & EDDINS.
▲Marshall*†..... Harrison	T. P. Young.
▲Mason*†..... Mason	Runge & Crawford.
▲Matador*..... Motley	See Plainview.
McGregor*†.. McLennan	W. C. O'Bryan.
▲McKinney*†..... Collin	JENKINS & McCLELLAN
▲Memphis*†..... Hall	C. R. Brice
▲Menardville*..... Menard	L. W. Ainsworth.
▲Meridian*†..... Bosque	Robertson & Robertson.
Merkel*†..... Taylor	See Abilene.
Mesquite*†..... Dallas	See Dallas.
Mexia*†..... Limestone	W. E. Doyle.
▲Miami*†..... Roberts	C COFFEE.
▲Midland*†..... Midland	R. H. Zane.
Midlothian*†..... Ellis	J. H. Peebles.
Milford*†..... Ellis	H. N. C. Davis.
Mineola*†..... Wood	Cate & Bruce.
Mineralwells *†PloPinto	Albert Stevenson.
▲Mobeetie*..... Wheeler	See Amarillo.
▲Montague*..... Montague	G. W. ALCORN.
Moody*†..... McLennan	John S. Patterson.
Morgan*†..... Bosque	See Meridian.
Moulton*†..... Lavaca	See Flatonia.
Mount Calm*†..... Hill	See Hillsboro.
▲Mt. Pleasant*†..... Titus	S. P. Pounders.
▲Mt. Vernon*†... Franklin	R. E. Dorenport.
▲Nacogdoches*†Na'doch's	J. C. HARRIS.
Naples*†..... Morris	See Daingerfield.
Navasota*†..... Grimes	G. W. L. CARR.
New Boston*†... Bowie	R. M. Hubbard.
▲New Braunfels*†. Comal	F. J. MAIER.
▲Newton*..... Newton	Cheatham & Syler.
Nocona*†..... Montague	W. D. Hagier.
▲Oakville*..... Live Oak	F. H. Church.
▲Ochiltree..... Ochiltree	See Higgins.
▲Odessa*†..... Ector	See Midland.
Omaha*†..... Morris	See Daingerfield.
▲Orange*†..... Orange	HOLLAND, LINK & HOLLAND
Overton*†..... Rusk	See Henderson.
▲Ozona*..... Crockett	S. D. Foote.
▲Paducah*..... Cottle	See Quanah.
▲Paintrock*..... Concho	Garland & Montgomery.
▲Palestine*†.... Anderson	B H. GARDNER.
▲Palopinto*†.... Palo Pinto	H. E. Bradford, Jr.
▲Panhandle*†..... Carson	See Amarillo.
▲Paris*†..... Lamar	ALLEN & DOHONEY.
Parnell ..... Roberts	See Canadian.
▲Pearsall*†..... Frio	R. W. Hudson.
▲Pecos*†..... Reeves	T. J. Hefner.
Pilotpoint*†..... Denton	John Collier.
▲Pittsburg*†..... Camp	W. R. HEATH.
▲Plainview*..... Hale	L. S. Kinder.
Plano*†..... Collin	R. T. Shelton.
▲Pleasanton*.... Atascosa	G. M. Martin.
Port Arthur*†.Jefferson	J. WILLIAMS.
▲Port Lavaca*†. Calhoun	W. Wilson.
▲Quanah*†..... Hardeman	M. M. HANKINS.
▲Quitman*..... Wood	V. B. Harris.
▲Rayner*..... Stonewall	See Anson.
▲Refugio*..... Refugio	See Victoria.
▲Richmond*†... Fort Bend	D. R. Pearson.
▲Rio Grande*†..... Starr	MONROE & SEABURY.
▲Robert Lee*..... Coke	W. C. Merchant.
▲Roby*..... Fisher	Crane & Yantis.
Rockdale*†..... Milam	N. H. Tracy.
▲Rockisland*†.... Colorado	See Weimar.
▲Rockport*†..... Aransas	E. A. Stevens.
▲Rocksprings* ... Edwards	Samuel Hough.
▲Rockwall*†.... Rockwall	W. B. Wade.
Rodgers*†..... Bell	See Belton.
Rosebud*†..... Falls	George W. Riddle.
Roundrock*†.. W'l'mson	R. R. Hyland.
Royse City*..... Rockwall	See Greenville.
Runge*†..... Karnes	E. G. Gillett.
▲Rusk*†..... Cherokee	E. C. DICKINSON.
Saint Jo*†..... Montague	H. W. Hunt
▲San Angelo*†Tom Green	J. T. THOMSON.
▲San Antonio*†..... Bexar	BALL & FULLER. Attorneys for Frost National Bank. Refer to Chemical Nat. Bank, N. Y., G. A. Baker, President; Continental Nat. Bk., St. Louis, and First Nat. Bank, Kansas City.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲San Antonio*†.....Bexar (*Continued.*)	DENMAN, FRANKLIN & McGOWN, Attorneys San Antonio National Bank and Lockwood National Bank.
▲San Diego*† .....Duval	FRANK FUILLE.
Sanger*† .....Denton	See Denton.
▲San Marcos*†.....Hays	W. G. Barbet.
▲San Saba*† ..... San Saba	JOHN T. WALTERS.
Santa Anna*†...Coleman	L. V. Stockard.
Schulenburg*†...Fayette	See La Grange.
▲Seguin*†.....Guadalupe	J. B. Dibrell.
▲Seymour*†.....Baylor	Britain & Glasgow.
▲Sherman*† .....Grayson	GALLOWAY & TEMPLETON.
▲Sherwood* .....Irion	See San Angelo.
Shiner*† .....Lavaca	Leonard & Gray.
▲Silverton* .....Briscoe	See Clarendon.
▲Sinton*†..... San Patricio	See Corpus Christi.
Smithville*† ..... Bastrop	S. L. Staples.
▲Snyder*.....Scurry	C. C. Johnson.
▲Sonora*.....Sutton	S. G. Tayloe.
Stamford.....Jones	G. M. SCARBOROUGH.
▲Stanton*† .....Martin	See Midland.
▲Stephenville*† .... Erath	Martin & George.
▲Sterling City* ....Sterling	W. F. Kellis.
Stockdale*† ..... Wilson	G. M. Clifton.
Strawn*† .....Palo Pinto	See Mineral Wells.
▲Sulphur Syrings*† H'pk's	CROSBY & DINSMORE.
▲Sweet Water*† ....Nolan	E. P. Woodruff.
▲Tascosa*o.....Oldham	See Amarillo.
Taylor*† .... Williamson	FRANCIS HORACE WELCH.
Temple*† .....Bell	BANKS & COCHRAN.
Terrell*† ..... Kaufman	William H. Allen.
Texarkana*† .....Bowie	WEBBER & WEBBER.
▲Texline*† .....Dallam	See Clayton, N. M.
Thornton*† ...Limestone	Lamar Smith.
▲Throckmorton* Throck'n	W. T. Andrews.
▲Tilden*.....McMullen	Kuykendall & Dilworth.
Timpson*† .....Shelby	See Center.
▲Tulia* .....Swisher	See Plainview.
▲Tyler*† .....Smith	CAIN & KNOX.
▲Uvalde*† .....Uvalde	GARNER & LOVE.
Van Alstyne*† ..Graysoa	E. J. Humphreys.
Velasco*† .....Brazorin	Lewis R. Bryan.
▲Vernon*† .....Wilbarger	Bonner & Mason.
▲Victoria*† ..... Victoria	C. F. CARSNER.
▲Waco*† .....McLennan	LLEWELLYN AUBREY. Refers to First National Bank.
" ..... "	L. W. CAMPBELL. Refers to Texas Central Railroad Co. and First Nat. Bank.
" ..... "	J. R. DOWNS. Attorney for Provident National Bank.
Waller*† .....Waller	H. Paul George.
▲Wallisville* ....Chambers	See Liberty.
▲Waxahachie*† ..... Ellis	TEMPLETON & HARDING.
▲Weatherford*† .. Parker	J. M. RICHARDS.
Weimar*† .....Colorado	B. Jannon.
▲Wellingt'n*Collingsworth	See Memphis.
West*† .....McLennan	E. Bodell.
▲Wharton*† .....Wharton	G. P. DOUGHERTY.
Whitesboro*† ...Grayson	J. K. Jamison.
Whitewright*† .Grayson	W. S. Vernon.
Whitney*† ..... Hill	W. T. Moore.
Whitt*.....Parker	See Weatherford.
▲Wichita Falls*† .Wichita	MONTGOMERY & HUGHES.
Willspoint*† ..Van Zandt	W. B. Wynne.
Winnsboro*† ..... Wood	Howell & Nabors.
▲Woodville*† ..... Tyler	J. A. Mooney.
Wortham*† ...Freestone	See Mexia.
Wolfe City*† ..... Hunt	J. W. Hopkins.
Wylie*† ..... Collin	See Plano.
Yoakum*† .....DeWitt	THOMAS SMOOT.
Yorktown*† ..... DeWitt	See Cuero.

UTAH.

Town and County.	Name.
American Fork*† ..Utah	See Provo City.
Ashley .....Uinta	See Vernal.
▲Beaver*† .....Beaver	W. F. Knox.
▲Brigham*† ..... Boxelder	R. H. JONES.
▲Castledale* .....Emery	See Provo City.
▲Coalville*† .....Summit	See Park City.
Corinne*† .....Boxelder	H. L. Steed.
Eureka*† .....Juab	B. N. C. Stott.
▲Farmington*† .....Davis	Wilson & Willey.
▲Fillmore*† .....Millard	J. A. Melville.
▲Heber* .....Wasatch	A. C. HATCH.
▲Junction* .....Piute	See Beaver.
Kanab*† .....Kane	J. F. Brown.
Kaysville*† ..... Davis	Thomas H. Phillips.
Lehi City*† .....Utah	P. Evans.
▲Loa* .....Wayne	See Beaver.
▲Logan*† ..... Cache	P. E. KEELER.
▲Manti*† .....Sanpete	WM. D. LIVINGSTON.
Mercur*† ..... Tooele	See Tooele.
▲Moab* ..... Grand	J. N. Corbin.
▲Monticello* .....San Juan	See Dolores, Colo.
▲Morgan*† .....Morgan	Samuel Francis.
Mt. Pleasant*† ...Sanpete	Ferdinand Ericksen.
▲Nephi*† ..... Juab	F. W. Chappell.
▲Ogden*† .....Weber	N. J. HARRIS.
▲Panguitch*† .....Garfield	W. P. Sargent.
Park City*† .....Summit	D. C. McLAUGHLIN.
▲Parowan*† ..... Iron	See Panguitch.
Payson*† ..... Utah	J. E. Page.
▲Price*† ..... Carbon	See Provo City.
▲Provo City*† ..... Utah	SAMUEL A. KING.
▲Randolph* .....Rich	See Logan.
▲Richfield*† .....Sevier	I. J. STEWART.
¶▲Salt Lake City*†Salt L'e	THOMAS F. BARBEE. Reference, without permission, Hon. Wm. G. Ewing, Chicago, Ill.
" ..... "	BOOTH, LEE & RITCHIE. Refer to National Bank of the Republic.
" ..... "	GEORGE L. NYE. Refers to Bank of Commerce.
" ..... "	STEPHENS & SMITH. Refer to any bank in Salt Lake City.
Spanish Fork*† .....Utah	See Provo City.
Springville*† ..... Utah	See Provo City.
▲St. George*†. Washington	D. H. MORRIS.
▲Tooele* ..... Tooele	H. S. Gowans.

VERMONT.

Alburg*† .....Grand Isle	J. P. Ladd.
Arlington*† .Bennington	O. M. Barber.
Bakersfield* .... Franklin	H. F. Brigham.
Barnet*† .....Caledonia	C. A. Horsford.
Barre*† .....Washington	RICHARD A. HOAR.
Barton*† ..... Orleans	T. W. Baldwin.
BartonLanding*†Orleans	B. F. D. Carpenter.
Bellows Falls*† Windham	Levant M. Read.
Belvidere.....Lamoille	See Hyde Park.
▲Bennington*†Benningt'n	Barber & Darling.
Bethel*† .....Windsor	W. B. C. Stickney.
Bradford*† ..... Orange	John B. Peckett, Jr.
Braintree* .....Orange	See Chelsea.
Brandon*† .....Rutland	W. A. ATWELL.
Brattleboro*† .Windham	WATERMAN & MARTIN.
Bristol*† .....Addison	W. W. Rider.
Burke.....Caledonia	See St. Johnsbury.
▲Burlington*† .Chittenden	CUSHMAN & SHERMAN
Cambridge*† .... Lamoille	See Hyde Park.
Canaan*† .....Essex	See Colebrook, N. H.
Castleton*† .....Rutland	HENRY L. CLARK.
Cavendish*† .....Windsor	See Ludlow.
Charleston.....Orleans	See Island Pond.
▲Chelsea* .....Orange	Darling & Darling.
Chester*† ..... Windsor	George L. Fletcher.
Colchester*† Chittenden	See Burlington.
Concord..... Essex	See St. Johnsbury.
Craftsberry* ..... Orleans	See Hyde Park.
Danville*† .... Caledonia	See St. Johnsbury.
Derby* ..... Orleans	J. G. Foster.
▲Derby Line*† .... Orleans	See Newport.
East Burke* ... Caledonia	C. T. A. Humphrey.
Eden* .....Lamoille	See Hyde Park.
Elmore..... Lamoille	See Hyde Park.
Enosburg Falls*†Franklin	E. McFeeters.
Essex Jct.*† .Chittenden	See Burlington.
Fairfield*† .....Franklin	Isaac N. Chase.
Fair Haven*† ....Rutland	R. C. Abell.
Felchville* .....Windsor	See Ludlow.
▲Guildhall† ..... Essex	See St. Johnsbury.
Hardwick*† ... Caledonia	MELVIN G. MORSE.
Hartford*† .....Windsor	Samuel E. Pingree.
Highgate* .....Franklin	C. G. Austin.
▲Hyde Park*† .....Lamoille	F. H. McFARLAND.
Irasburg*† ..... Orleans	W. D. Tyler.
Island Pond*† .....Essex	George N. Dale.
Jamaica*† .... Windham	See Brattleboro.
Jay ..... Orleans	See North Troy.
Jericho*† .... Chittenden	See Burlington.
Johnson*† ..... Lamoille	B. A. Hunt.
Leicester Jct.*† .Addison	See Middlebury.
Lowell* ..... Orleans	See Hyde Park.
Ludlow*† ..... Windsor	Sargent & Stickney.
Lunenburg*† .....Essex	See St. Johnsbury.
Lyndon*† .....Caledonia	J. T. Gleason.
Lyndonville*† .Caledonia	E. J. Bodwell.
▲Manchester*†Benningt'n	H. K. Fowler.
Manchester Cen.*† Bent'n	Fowler, Son & Co.
▲Middlebury*† ....Addison	BUTTON & BUTTON.
Middletown Spr'gs*Rutld	See Rutland.
Milton*† .....Chittendon	See Burlington.
¶▲Montpelier*† Wash'ton	DILLINGHAM, HUSE & HOWLAND.
Morrisville*† ....Lamoille	Powers & Cheney.
▲Newfane*† .....Windham	See Brattleboro.
▲Newport*† .....Orleans	JOHN YOUNG.
N. Bennington*†B'ngton	Franklin Scott.

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Town and County.	Name.
Northfield*† Washington	Frank M. Plumly.
▲North Hero* ..Grand Isle	See St. Albans.
NorthPownal*†Ben'gton	T. R. Brownell.
North Troy*†....Orleans	O. S. Annis.
Norwich*•.....Windsor	J. T. Morrison.
Orwell* .....Addison	See Brandon.
Pittsford*†.....Rutland	See Rutland.
Plainfield*†.Washington	O. L. Hoyt.
Poultney*† .....Rutland	Beaman & Platt.
Proctor*† .....Rutland	F. C. Partridge.
Proctorsville*† Windsor	S. E. Emery.
Randolph*† .....Orange	J. D. Dennison.
Randolph Centre* Orange	See Randolph.
Readsboro*† Bennington	Faxon L. Bowen.
Richford*† .... Franklin	POWELL & POWELL.
Rockingham... Windham	See Bellows Falls.
Roxbury*†.. Washington	See Northfield.
Royalton*† .....Windsor	R. C. Dennison.
▲Rutland*† .....Rutland	JOEL C. BAKER.
SouthRoyalton*†Windsor	Tarbell & Whitham.
Springfield*†.... Windsor	A. M. Allbe.
▲St. Albans*†.... Franklin	HOGAN & HOGAN.
▲St. Johnsbury*†.Caled'ia	Wendell P. Stafford.
Stowe*† .....Lamoille	Geo. Wilkins.
Strafford*† .....Orange	See Chelsea.
Swanton*† .....Franklin	D. G. Freeman.
Troy* .....Orleans	See North Troy.
Underhill*† .Chittenden	J. J. Monahan.
Vergennes*† .... Addison	Frank L. Fish.
Waitsfield* .. Washington	See Montpelier
Waterbury*† Washingt'n	W. P. Dillingham.
Waterville* .....Lamoille	See Hyde Park.
Wells River*† .....Orange	Smith & Sloane.
Westfield* .....Orleans	See North Troy.
West Randolph...Orange	See Randolph.
White River Je*†Wl'ds'r	Wm. Batchelder.
Whittinghame† Windham	See Wilmington
Wilmington*†. Windham	O. E. Butterfield.
Windsor*†.....Windsor	J. C. Enright
Winooski*† .Chittenden	See Burlington.
Woodstock*† .....Lamoille	See Hyde Park.
▲Woodstock*† ..Windsor	W. E. JOHNSON.

VIRGINIA.

Town and County.	Name.
▲Abingdon*†. Washington	FULKERSON, PAGE & HART.
▲Accomac* .....Accomac	Thomas W. Russell.
Alexandria*† Alexandria	ANTHONY W. ARMSTRONG.
▲Amelia*† .....Amelia	Southall & Farrar.
▲Amherst*†.....Amherst	C. L. Scott.
Appomattox†Appom'tox	W. C. Franklin.
Arrington*† .....Nelson	Brown & Loving.
Ashland*† .....Hanover	STONEWALL J. DOSWELL.
Aylett* King William	Wm. R. Aylett.
Basic City*†.....Augusta	See Staunton.
Beaver Dam*†...Hanover	S. Carter Redd.
▲Bedford City*†..Bedford	BURKE & KEMP.
Belmont ...Spottsylvania	Lee J. Graves.
Berkley*† .....Norfolk	G. D. PARKER.
▲Berryville*† .....Clarke	A. Moore, Jr.
Big Stone Gap*†.... Wise	Ayers & Ayers
Blacksburg*†..Montgo'ry	W. Dunlap.
Blackstone*†...Nottoway	W. H. Mann.
▲Bland* .....Bland	F. Kegley.
▲Bowling Green*.Caroline	A. B. Chandler.
▲Boydton*†. Mecklenburg	Faulkner & Thorp.
Brentsville*P'nce William	See Manassas.
Bridgewater*† Rockl'g'm	See Harrisonburg.
Bristol*† .... Washington	See Bristol, Tenn
Buchanan*† .... Botetourt	H. A. Latane.
▲Buckingham* Buckl'gh'm	W. M. Cabell.
Buenavista*†Rockbridge	C. B. GUYER.
Burkeville*†...Nottoway	See Crewe.
Cape Charles*†North'ton	John T. Daniel.
▲Charles City .Charles City	D. G. Tyler.
▲Charlottesville*†. Albe'le	MICAJAH WOODS.
Chase City*†Mecklenb'rg	W. H. Smith.
▲Chatham*†..Pittsylvania	See Danville.
▲Chesterfield*.Chesterfield	P. V. Cogbill.
Chincoteague Isl*Acco'ac	See Accomac.
▲Christiansburg*†..Moug'y	PLEGAR & JOHNSON.
Claremont*†..... Surry	See Surry.
Clarksville*† Mecklenb'g	Henry Wood, Jr.
Cliftonforge*†Allegheny	George F. Anderson.
▲Clintwood*.... Dickinson	COLUMBUS PHIPPS.
Colon'l B'ch*Westmorel'd	See Montross.
Comorn*....King George	J. E. Mason.
▲Courtland*†Southampt'n	Prince & McLemore.
▲Covington*†... Alleghany	R. L. PARRISH.
Crewe*†..... Nottoway	W. H. Maun
▲Culpeper*†..... Culpeper	Rixey & Barbour.
▲Cumberland*† Cumberl'd	A. B. Armstrong.
Cumnor..King and Queen	Pollard & Pollard.
Danville*†...Pittsylvania	HENRY R. MILLER.
▲Denbigh* .....Warwick	See Newport News.
▲Dinwiddie..... Dinwiddie	See Petersburg.
Drakes Branch*†Charl'te	See Smithville.
Dumfries..PrinceWilliam	See Manassas.
E. Radf'rd*†Montgomery	See Christiansburg.
▲Eastville*†. Northampton	O. F. Mears.
Edenburg*....Shenandoah	See Woodstock.
▲Emporia*†. Greensville	W. S. Goodwyn.
▲Fairfax*† ..... Fairfax	MOORE & KEITH.
▲Farmville*†PrinceEdw'd	WATKINS & WATKINS.
▲Fincastle*..... Botetourt	E. V. Barley.
▲Floyd* ..... Floyd	James L. Tompkins.
Franklin*†. Southampton	J. C. Parker.
Fredericksb'rg*† Spotts'a	Thomas P. Wallace.
▲Front Royal*†.... Warren	O'Flaherty & Fulton.
▲Gate City*†..... Scott	ROBERT R. KANE.
Glade Spring*†Washin'n	A. L. Robinson.
▲Gloucester*...Gloucester	W. C. L. Taliaferro.
▲Goochland*... Goochland	A. K. Leake.
Gordonsville*†.... Orange	Phillip Barbour.
Graham*† ..... Tazewell	J. W. Hicks.
▲Grundy* .....Buchanan	Finney & Stinson.
Haguet.....Westmoreland	R. H. Beale.
▲Hampton*†Elizab'th City	S. GORDON CUMMING.
▲Hanover*†..... Hanover	G. P. Haw.
▲Harrisonburg*† Ro'gh'm	GRATTAN & GRATTAN.
Hay M'ket*†P'nceWil'am	See Manassas.
▲Heathsville*N'thumberl'd	A. S. Rice.
▲Hillsville*..... Carroll	W. D. Tompkins.
▲Houston*†..... Halifax	William Leigh.
▲Independence*...Grayson	J. D. Perkins.
▲Isle of Wight. Isle of Wight	See Smithfield.
▲Jonesville*..... Lee	L. T. HYATT.
Keysville*†.... Charlotte	A. L. Van Ness.
▲King and Queen* King and Queen	Pollard & Pollard.
▲KingGeorge*King George	See Fredericksburg.
▲King William*Ki'g Wil'am	H. I. Lewis.
▲Lancaster*..... Lancaster	S. P. Gresham & Son.
▲Lawrenceville*†Bruns'ck	R. Turnbull.
▲Lebanon*..... Russell	H. A. Routh.
▲Leesburg*†..... Loudoun	EDWIN E. GARRETT.
▲Lexington*†.Rockbridge	D. E. MOORE.
▲Louisa*†..... Louisa	R. L. Gordon, Jr.
▲Lovingston*.... Nelson	S. B. Whitehead.
▲Lunenburg*.. Lunenburg	I. B. Bell.
▲Luray*†..... Page	WALTON & BRO.
Lynchburg*†.. Campbell	KIRKPATRICK & HOWARD.
▲Madison*..... Madison	Hay & Jeffries.
Manassas*†Prince Wil'm	Sinclair & Lion.
Manchester*†Chesterf'd	C. L. Page.
▲Marion*†..... Smyth	JAMES WHITE SHEFFEY.
▲Martinsville*†.... Henry	Hairston & Gravely.
▲Mathews*..... Mathews	J. B. Donavan.
Middleburg*.... Loudoun	See Leesburg.
Millenbeck*.... Lancaster	See Lancaster.
▲Monterey* ..... Highland	Charles P. Jones.
▲Montrose*.Westmoreland	R. J. Washington.
Mt.Jackson*†Shenand'ah	L. Triplett, Jr.
Newbern*..... Pulaski	I. H. Larew.
▲New Castle*†..... Craig	P. V. Jones.
▲New Kent..... New Kent	M. H. Barnes.
NewMarket*†Shenandoah	Bennick & Price.
Newport News*†Warw'k	NELSON & WISE.
Norfolk*†..... Norfolk	GARNETT & GARNETT. Refer to Norfolk National Bank.
▲Nottoway*†.... Nottoway	W. H. Mann.
Occoquan*Prince William	See Manassas.
Old Point Comfort† Elizabeth City	See Hampton.
Onancock*..... Accomac	T. B. Quinby.
▲Orange*†..... Orange	James W. Morton.
▲Palmyra*..... Fluvanna	W. B. Pettit.
PamplinCity*†Appom't'x	W. C. Franklin.
Parksley*†.... Accomac	See Onancock.
▲Pearisburg*†..... Giles	Henson & Mason.
Pennington Gap*†.... Lee	E. W. Pennington.
Petersburg*†. Dinwiddie	HAMILTON & MANN. Attorneys for Petersburg Savings and Insurance Co.
Phœbus*†. Elizabeth City	See Hampton.
Pocahontas*†.. Tazewell	W. W. French.
▲Portsmouth*†.... Norfolk	ALEXANDER E. WARNER.
▲Powhatan*†... Powhatan	T. M. Miller.
▲PrinceGeorge*P'nceG'rge	J. J. Cocke.
▲PrincessAnne*†Prin.Anne	W. J. Whitehurst.
▲Pulaski City*†... Pulaski	WYSOR & GARDNER.
Radford*†. Montgomery	R. L. Gardner.
Richlands*† .... Tazewell	H. C. Anderson.
¶▲Richmond*†.... Henrico	JAMES LEWIS ANDERSON. Refers to Planters National Bank; State Bank of Virginia, and John L. Williams & Son, bankers.
" ..... "	JAMES ALSTON CABELL. Refers to Richmond Trust & Safe Deposit Co.
" ..... "	STONEWALL J. DOSWELL. Refers to Nat'l Bank of Va., and City Bank.
" ..... "	HILL MONTAGUE. Refers to State Bank of Virginia, and Citizens Exchange Bank.

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Town and County.	Name.
¶▲Richmond *† ... Henrico (*Continued.*)	HENRY R. & JNO. GARLAND POLLARD. Refer to State Bank and City Bank.
Roanoke*† ... Roanoke	S. HAMILTON GRAVES.
▲Rockymount*†. Franklin	L. W. Anderson.
Rural Retreat*† ... Wythe	See Wytheville.
▲Rustburg*† ... Campbell	Frank Nelson.
▲Salem*† ... Roanoke	L. C. HANSBROUGH.
▲Saluda* ... Middlesex	W. W. Woodward.
Scottsville*† .. Albemarle	Thomas S. Martin.
Smithfield*. Isle of Wight	R. S. Thomas.
▲Smithville* ... Charlotte	D. Q. Eggleston.
South Boston*† .. Halifax	Joseph Stebbins, Jr.
▲Spottsylvania* Sp'tsylv'n	A. B. Rawlings.
▲Stafford* ... Stafford	C. A. Bryan.
▲Stanardsville* ... Greene	J. S. Chapman.
▲Staunton*† ... Augusta	PATRICK & GORDON.
Strasburg*†. Shenandoah	Stickley & Stickley.
▲Stuart*† ... Patrick	P. Bouldin.
▲Suffolk*† ... Nansemond	E. E. HOLLAND.
Sulphur Mines ... Louisa	See Louisa.
▲Surry*† ... Surry	W. B. Clarke.
▲Sussex ... Sussex	Cocke & Son.
▲Tappahannock* ... Essex	Ware & Carter.
▲Tazewell*† ... Tazewell	CHAPMAN & GILLESPIE.
Tunstall*† ... Newkent	R. T. Gregory.
Upperville* ... Fauquier	See Warrenton.
VirginiaBeach*†Pr. Anne	See Norfolk.
▲Warm Springs*† ... Bath	John W. Stephenson.
▲Warrenton*† ... Fauquier	C. M. White.
▲Warsaw* ... Richmond	W. A. Jones.
▲Washington*Rapp'han'ck	J. F. Strother.
Waverly*† ... Sussex	J. F. West.
Waynesboro*† .. Augusta	See Staunton.
▲W. Appomattox*Appo'tox	See Lynchburg.
West Point*†. K. William	Kelley & Edwards.
Wilburn ... Lunenburg	I. B. Bell.
▲Williamsburg*† Ja'es C'y	N. L. Henley.
▲Winchester*†r. Frederick	BARTON & BOYD.
Wingina*† ... Nelson	See Lovingston.
▲Wise*† ... Wise	O. M. Vicars.
▲Woodstock*† Shenand'h	Walton & Walton.
▲Wytheville*† ... Wythe	E. LEE TRINKLE.
▲Yorktown* ... York	See Williamsburg.

WASHINGTON.

Town and County.	Name.
Aberdeen*† ... Chehalis	Irwin & Bridges.
Anacortes*† ... Skagit	H. D. Allison.
▲Asotin*† ... Asotin	George W. Bailey.
Ballard*† ... King	See Seattle.
Blaine*† ... Whatcom	N. A. Cornish.
Castlerock*† ... Cowlitz	G. W. Rowan.
▲Cathlamet*. Wahkiakum	J. B. Polwarth.
Centralia*† ... Lewis	J. R. BUXTON.
▲Chehalis*† ... Lewis	Millett & Harmon.
Chelan* ... Chelan	See Waterville.
Cheney*† ... Spokane	John I. Melville.
▲Colfax*† ... Whitman	C. M. WYMAN.
Colton*† ... Whitman	See Colfax.
▲Colville*† ... Stevens	C. A. Mantz.
▲Concomully* ... Okanogan	A. W. Barry.
▲Coupeville* ... Island	See Port Townsend.
▲Davenport*† ... Lincoln	H. A. P. Meyers.
▲Dayton*† ... Columbia	EDMISTON & MILLER.
Elberton*† ... Whitman	See Colfax.
▲Ellensburg*† ... Kittitas	KAUFFMAN & FROST.
Elma*† ... Chehalis	E. L. Minard.
▲Everett*† ... Snohomish	BLACK & EDWARDS.
Fairhaven*† .. Whatcom	Kerr & McCord.
Farmington*† . Whitman	See Colfax.
▲Friday Harbor*†San Juan	J. A. Gould.
Garfield*† ... Whitman	R. W. Roberts.
▲Goldendale* ... Klickitat	C. H. Spalding.
Hamilton*† ... Skagit	I. E. Shrauger.
Harrington*† ... Lincoln	See Davenport.
Hoquiam*● ... Chehalis	C. W. Hodgdon.
Issaquah*† ... King	See Seattle.
▲Kalama*† ... Cowlitz	S. M. Heath.
Kelso*† ... Cowlitz	J. F. Van Name.
Kettle Falls*● ... Stevens	See Colville.
Laconner*† ... Skagit	J. L. Corrigan.
Latah*† ... Spokane	John L. Dirks.
Marysville*† . Snohomish	See Everett.
▲Montesano*●† ... Chehalis	Lewis B. Bignold.
▲Mt. Vernon*●† ... Skagit	H. A. McLEAN.
▲New Whatcom*●† What'm	O. P. BROWN.
Northport*† ... Stevens	D. H. Carey.
▲North Yakima*● Yakima	WHITSON & PARKER.
Oakesdale*● ... Whitman	R. H. HUTCHINSON.
¶▲Olympia*● ... Thurston	CAMPBELL & DE FILIPPO.
Orting*† ... Pierce	See Tacoma.
Palouse*● ... Whitman	A. A. Wilson.
▲Pasco* ... Franklin	R. Olney.
▲Pomeroy*● ... Garfield	S. G. Cosgrove.
▲Port Angeles*●†.. Clallam	GEORGE C. HATCH.
▲Port Orchard* ... Kitsap	J. B. Yakey.
▲Port Townsend*●† Jeffe'n	W. W. FELGER.
Pullman*● ... Whitman	W. H. Harvey.
Puyallup*●† ... Pierce	H. G. Rowland.
Reardan*● ... Lincoln	See Davenport.
Republic* ... Stevens	MORRIS & SMITH.
▲Ritzville*● ... Adams	W. W. ZENT.
Rockford*● ... Spokane	A. K. Clark.
Rosalia*● ... Whitman	See Oakesdale.
▲Seattle*●† ... King	BALLINGER, RONALD & BATTLE. Attorneys for Scandinavian-American Bank.
" ... "	BYERS & BYERS. References: Any bank in Seattle.
" ... "	CAMPBELL & DE FILLIPPO. Refer to National Bank of Commerce.
" ... "	GRAY & PERKINS. Mercantile Law, Collections, and Depositions.
" ... "	W. D. LAMBUTH. Reference: Any Seattle bank.
" ... "	PRESTON, CARR & GILMAN Attorneys for Puget Sound National Bank and Seattle National Bank.
Sedroo*† ... Skagit	J. Henry Smith.
▲Shelton* ... *● ... Mason	S. P. Richardson.
▲Skamokawa* Wahkiakum	F. M. SWEET.
Snohomish*● Snohomish	J. W. Miller.
▲South Bend*† ... Pacific	HEWEN & STRATTON.
▲Spokane*●† ... Spokane	BELDEN & BELDEN. Refer to R. G. Dun & Co., and Exchange National Bank.
" ... "	CROW & WILLIAMS. References: Vermont Loan & Trust Co. and Exchange National Bank, Spokane; Eastern Banking Co. and James W. Tufts, Boston, Mass.
" ... "	H. L. KENNAN. Ex-Probate Judge. References if desired.
" ... "	MARK F. MENDENHALL. Attorney for John W. Graham & Co., Spokane. Refers to Spokane & Eastern Trust Co. and Old National Bank.
▲Stevenson* ... Skamania	C. F. Moore.
▲Tacoma*●† ... Pierce	F. S. BLATTNER. Refers to any bank in Tacoma.
" ... "	WM. H. PRATT. Attorney for Scandinavian-American Bank.
" ... "	REMINGTON & REYNOLDS. Refer to any bank in Tacoma.
Tekoa*●† ... Whitman	George N. Smith.
Uniontown*●† .. Whitman	See Lewiston, Idaho.
▲Vancouver*† ... Clarke	W. B. DANIELS.
Waitsburg*● Walla Walla	See Walla Walla.
▼Walla Walla*●† W'la W'la	T. P. & C. C. GOSE.
Waterville* ... Douglas	W. A. Reneau.
▲Wenatchee*●† ... Chelan	Kirk & Whited.
▲Wilbur*● ... Lincoln	Myers & Warren.

WEST VIRGINIA.

Town and County.	Name.
▲Addison* ... Webster	THURMOND & WOODDELL.
Alderson*●† ... Monroe	See Union.
Amos* ... Marion	See Mannington.
Barboursville*●† ... Cabell	Peyton & Donahue.
▲Beckley* ... Raleigh	John W. McCreery.
Bellington* ... Barbour	See Philippi.
Benwood*●† ... Marshall	See Wheeling.
▲Berkeley Sp'gs*● Morgan	J. HAMMOND SILER.
Beverly*● ... Randolph	E. B. Talbott.
Bluefield*●† ... Mercer	HERBERT B. HAWES.
Bramwell*●† ... Mercer	E. C. MARSHALL.
▲Buckhannon*●† ... Upshur	G. M. FLEMING.
Cairo*●† ... Ritchie	J. Newman.
Cameron*●† ... Marshall	J. W. Yoho.
Ceredo*●† ... Wayne	See Huntington.
¶▲Charleston*●†. Kanawha	BROWN, JACKSON & KNIGHT. Attorneys for Kanawha Valley Bank.
" ... "	MOLLOHAN, McCLINTIC & MATHEWS. Attorneys for Citizens National Bank.
▲Charlestown*●†. Jefferson	JOSEPH TRAPNELL.
▲Clarksburg*●† ... Harrison	DAVIS & DAVIS.
▲Clay* ... Clay	Henry B. Davenport.
Davis*●† ... Tucker	C. O. Strieby.
▲Elizabeth*● ... Wirt	Beard & Copin.
Elkhorn*●† ... McDowell	See Welch.
Elkins*●† ... Randolph	C. H. Daily.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Fairmont*•† ..... Marion	E. F. HARTLEY.
▲Fayetteville* ..... Fayette	E. L. NUCKOLLS.
▲Franklin* ..... Pendleton	D. G. McClung.
▲Glenville* ..... Gilmer	Linn, Withers & Bonner.
Gormania*• ..... Grant	See Petersburg.
▲Grafton*•† ..... Taylor	JOHN L. HECHMER.
▲Grantsville* ..... Calhoun	S. P. BELL.
Guyandotte*• ..... Cabell	See Huntington.
▲Hamlin* ..... Lincoln	D. E. Wilkinson.
Harper'sFerry*•† Jeff'son	F. W. Brown.
▲Harrisville* ..... Ritchie	J. W. Fidler.
Hendricks*•† ..... Tucker	See Parsons.
▲Hinton*•† ..... Summers	BOGGESS & BOGGESS.
Huntersville* Pocahontas	H. S. Rucker.
▲Huntington*•† ..... Cabell	HARVEY, WYATT & HUTCHINSON. Attorneys for First National Bank.
" ..... "	SIMMS & ENSLOW. Counsel for Chesapeake & Ohio Ry. Co. and The Huntington National Bank.
Jackson ..... Jackson	See Kipley.
Kenova*•† ..... Wayne	H. C. Duncan, Jr.
▲Keyser*•† ..... Mineral	W. C. CLAYTON.
Keystone*•† ... McDowell	See Bluefield.
▲Kingwood* ..... Preston	P. J. Crogan.
▲Lewisburg*† . Greenbrier	H. L. VAN SICKLER.
▲Logan* ..... Logan	J. B. Wilkinson.
▲Madison* ..... Boone	F. C. Leftwich.
Mannington*•† ... Marion	C. A. Snodgrass.
▲Marlinton* ... Pocahontas	L. M. McCLINTIC.
▲Martinsburg*•† . Berkeley	FLICK, WESTENHAVER & BAKER.
▲Middlebourne* ..... Tyler	Boreman & Carter.
Montgomery*•† .. Fayette	See Fayetteville.
▲Moorefield* ..... Hardy	Benjamin Dailey.
▲Morgant'n*•† Monongalia	COX & BAKER.
▲Moundsville*•† .. Marshall	Meighen & Oldham.
▲NewCumberland*•†Han'k	J. R. Donehoo.
▲New Martinsville*•†W'tz'l	Hall & Hall.
▲Oceana* ..... Wyoming	Edward Sarver.
▲Parkersburg*•† .... Wood	MERRICK & SMITH. Attorneys for Second National and Parkersburg National banks.
▲Parsons*• ..... Tucker	W. B. Maxwell.
Pennsboro*•† ..... Ritchie	M. K. Duty.
▲Petersburg* ..... Grant	Reynolds & Forman.
▲Philippi*•† ..... Barbour	Dayton & Dayton.
Piedmont*•† ..... Mineral	TAYLOR & MORRISON.
▲Point Pleasant*•† .. Mason	J. S. Spencer.
▲Princeton* ..... Mercer	HERBERT B. HAWES.
Pruntytown* ..... Taylor	See Grafton.
Ravenswood*•† ... Jackson	N. C. Prickett.
▲Ripley*• ..... Jackson	WARREN MILLER.
▲Romney*• ..... Hampshire	JOHN J. CORNWELL.
Ronceverte*•† Greenbrier	Price & McWhorton.
Salem*•† ..... Harrison	See Clarksburg.
Shepherdstown*•† Jef'n	G. M. Beltzhoover.
Shinnston*•† .... Harrison	George F. Randall.
Sistersville*•† ..... Tyler	J. H. McCoy.
Smithfield† ..... Wetzel	O. P. McIntyre.
▲Spencer*• ..... Roane	WALTER PENDLETON.
St. Albans*•† .... Kanawha	J. B. Whittington.
St. George* ..... Tucker	See Parsons.
St. Marys*•† .... Pleasants	A. M. Campbell.
▲Summersville* .. Nicholas	T. B. Horan.
▲Sutton*•† ..... Braxton	B. P. & V. B. HALL.
Terra Alta*•† .... Preston	O. C. Crane.
Thomas*•† ..... Tucker	See Parsons.
▲Union* ..... Monroe	LOGAN & PATTON.
▲Wayne*•† ..... Wayne	Chapman Adkins.
Webster*• ..... Taylor	W. M. Werkman.
▲Welch*•† ..... McDowell	Rucker, Keller & Hamill.
▲Wellsburg*•† ..... Brooke	JOHN C. PALMER, SR.
▲Weston*•† ..... Lewis	Lewis Bennett.
▲West Union*•† Doddridge	J. V. Blair.
▲Wheeling*•† ..... Ohio	ATKINSON & FLICK. Long Dis. Telephone 317. Refer to any bank in Wheeling.
" ..... "	JAMES W. EWING. Refers to the National Exchange Bank and Bank of Wheeling.
▲Williamson*•† ..... Mingo	Sheppard & Goodykoontz.
▲Winfield* ..... Putnam	A. S. Alexander.

WISCONSIN.

Town and County.	Name.
Ahnapees ..... Kewaunee	See Algoma.
Albany*•† ..... Green	V. S. Kidd.
Algoma*† ..... Kewaunee	M. T. Parker.
▲Alma*•† ..... Buffalo	Robert Lees.
Amery*•† ..... Polk	W. T. Kennedy.
Amherst*•† ..... Portage	A. J. Smith.
▲Antigo*•† ..... Langlade	FINUCANE & CONWAY.
▲Appleton*•† ... Outagamie	EDWARD G. JONES.
Arcadia*•† .. Trempealeau	RICHMOND & RICHMOND.
Arena*•† ..... Iowa	W. M. Abbott.
Argyle*•† ..... Lafayette	See Darlington.
▲Ashland*•† ..... Ashland	DILLON & COLIGNON.
Augusta*•† .... Eau Claire	E. M. Bradford.
Baldwin*•† ..... St. Croix	Henry Anderson.
Bangor*•† ..... LaCrosse	See LaCrosse.
▲Baraboo*•† ..... Sauk	EVANS & THOMAS.
Barneveld*† ..... Iowa	See Dodgeville.
▲Barron*•† ..... Barron	Coe Bros.
Bayfield*•† ..... Bayfield	W. W. Downs.
Beaverdam*•† ..... Dodge	M. H. UMBREIT.
Belmont*•† .... Lafayette	See Benton.
Beloit*•† ..... Rock	F. CLEARY.
Benton*•† ..... Lafayette	See Darlington.
Berlin*•† ..... Green Lake	PERRY NISKERN.
Black Earth*•† ..... Dane	See Madison.
▲Black Riv. Falls*•† Jack'n	G. M. PERRY.
Blair*•† ..... Trempealeau	See Arcadia.
Blanchardville*•† LaFay'e	Morrison & Chandler.
Bloomer*•† ..... Chippewa	Henry Lebris, Jr.
Bloomington* ..... Grant	P. Bartley.
Boscobel*•† ..... Grant	WILLIAM E. HOWE.
Brandon*•† ... Fond du Lac	David Whitton.
Brillion*•† ..... Calumet	S. H. Barnard.
Brodhead*•† ..... Green	Burr Sprague.
Burlington*•† ..... Racine	E. E. MILLS.
Butternut*•† ..... Ashland	Foster & Mars.
Cadott*•† ..... Chippewa	F. E. Watson.
Cambria*•† ..... Columbia	See Portage.
Cambridge* ..... Dane	See Madison.
Cashton*•† ..... Monroe	See Viroqua.
Cassville*•† ..... Grant	D. W. Clark.
Cedarburg*•† .... Ozaukee	J. F. Trottman.
Centralia*•† ..... Wood	H. WIPPERMAN.
▲Chilton*•† ..... Calumet	J. E. McMullen.
▲Chippewa Falls*•† Chip'wa	D. BUCHANAN, JR.
Clinton*•† ..... Rock	See Beloit.
Clintonville*•† .. Waupaca	F. M. Guernsey.
Colfax*•† ..... Dunn	See Menomonie.
Columbus*•† ... Columbia	W. C. Leitsch.
▲Crandon* ..... Forest	Samuel Shaw.
Cuba*•† ..... Grant	S. E. Smalley.
Cumberland*•† ..... Barron	H. S. Comstock.
Darien*•† ..... Walworth	See Elkhorn.
▲Darlington*•† .. Lafayette	ORTON & OSBORN.
▲Dartford *•... Green Lake	J. C. McConnell.
Deerfield*•† ..... Dane	See Madison.
Delavan*•† ..... Walworth	D. B. Barnes.
Depere*•† ..... Brown	JOHN SMITH.
▲Dodgeville*•† ..... Iowa	A. JENKS.
Dorchester*•† ..... Clark	See Marshfield.
▲Durand*•† ..... Pepin	W. E. Plummer.
▲Eagle River*•† ..... Vilas	Colman & Colman.
East Troy* ..... Walworth	See Elkhorn.
▲Eau Claire*•† .. Eau Claire	A. H. SHOEMAKER.
Edgerton*•† ..... Rock	J. P. Towne.
Edmund*•† ..... Iowa	See Dodgeville.
▲Elkhorn*•† ..... Walworth	LYON & NORTON.
▲Ellsworth*•† ..... Pierce	A. Combacker.
Elroy*•† ..... Juneau	A. H. Smith.
Evansville*•† ..... Rock	F. L. Jaynes.
Fennimore*•† ..... Grant	W. E. Lathrop.
▲Florence*•† ..... Florence	Max Sells.
▲Fond duLac*•† FondduL'c	GIFFIN & SUTHERLAND.
Ft. Atkinson*•† Jefferson	A. M. WEBB.
Ft. Howard*•† ..... Brown	Sheridan & Evans.
Fountain City*•† .. Buffalo	Martin Fugina.
Foxlake*•† ..... Dodge	F. Hamilton & Son.
▲Friendship* ..... Adams	J. B. Keyes
Galesville*•† Trempealeau	See Arcadia.
Glenwood*•† .... St. Croix	See New Richmond.
Glidden*•† ..... Ashland	See Ashland.
▲Grand Rapids*•† ..... Wood	H. WIPPERMAN.
▲Grantsburg*•† .... Burnett	S. F. Grover.
▲Green Bay*•† ..... Brown	FRANK H. BUFFEL.
Greenwood*• ..... Clark	See Marshfield.
Hammond*•† .... St. Croix	See Baldwin.
Hancock*•† ..... Waushara	See Plainfield.
Hartford*•† .. Washington	H. K. Butterfield.
Hartland*•† ..... Waukesha	H. W. Goodwin.
▲Hayward*•† ..... Sawyer	J. F. Riordon.
Hillsboro* ..... Vernon	Smith & Webster.
Horicon*•† ..... Dodge	J. E. Sawyer.
Hortonville*•† Outagamie	See New London.
▲Hudson*•† ..... St. Croix	BAKER & HAVEN.
▲Hurley*•† ..... Iron	A. L. Ruggles.
Independence*•† Tr'mp'lu	See Arcadia.
Iola*• ..... Waupaca	H. J. Siverson.
Iron River*•† ..... Bayfield	T. B. Walsh.
▲Janesville*•† ..... Rock	FETHERS, JEFFRIS & MOUAT
▲Jefferson*•† .... Jefferson	R. B. KIRKLAND.
Johnson Creek*•† . Jeff's'n	See Watertown.
▲Juneau*•† ..... Dodge	George W. Sloan.
Kaukauna*•† .. Outagamie	John Bruemmer.
▲Kenosha*•† ..... Kenosha	ALBERT E BUCKMASTER.
▲Kewaunee*•† .. Kewaunee	JOHN WATTAWA.
Kiel*•† ..... Manitowoc	See Chilton.
Kilbourn*•† ..... Columbia	Thomas B. Coon.
▲La Crosse*•† ..... La Crosse	MILLER & WOLFE.
Lafarge*• ..... Vernon	See Viroqua.
Lake Geneva*•† Walworth	CHARLES S. FRENCH.
Lakemills*•† ... Jefferson	C. S. GREENWOOD.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Lake Nebagamons†D'glas	See Superior.
▲Lancaster*†.....Grant	H. BUCKNER.
Linden* .....Iowa	See Dodgeville.
Lodi*† .....Columbia	S. H. Watson.
Loyal*● .....Clark	D. V. Richardson.
¶▲Madison*† .....Dane	OLIN & BUTLER.
Malden Rock*† ... Pierce	A. Cook.
Manawa*†.....Waupaca	C. D. McFarland.
▲Manitowoc*†.Manitowoc	SEDGWICK, SEDGWICK & SCHMIDT.
▲Marinette*† ...Marinette	J. B. FAIRCHILD.
Marion*† .....Waupaca	J. H. SPENGLER.
Markesan*† .Green Lake	G. T. Thorne.
Marshfield*†..... Wood	W. A. & E. C. PORS.
▲Mauston*† .....Juneau	H. W. Barney.
Mayville†† .....Dodge	Lamoreux & Husting.
Mazomanie*†.....Dane	See Madison.
▲Medford*† .....Taylor	Clinton Textor.
Melrose* .....Jackson	J. M. Hutchins.
Menasha*†† .Winnebago	J. C. KERWIN.
▲Menomonie*† .....Dunn	C. E. FREEMAN.
▲Merrill*† .....Lincoln	CURTIS & REID.
Merrillan*† .....Jackson	Homer C. Clark.
Milton*† ..... Rock	E. P. Clarke.
Milton Junction*† .Rock	Will H. Gates.
▲Milwaukee*† .Milwaukee	FISH, CARY, UPHAM & BLACK. Attorneys for Marshall & Ilsley Bank, and refer to any bank or firm in Milwaukee.
" ..... "	HARING & FROST, 43-46 Sentinel Building. Refer to Marshall & Ilsley Bank, and Milwaukee business houses, and Reid, Murdoch & Co., and The John V. Farwell Co., Chicago.
" ..... "	NATHAN PERELES & SONS. Established 1857. Refer to any Bank here or J. P. Morgan & Co., N. Y.
" ..... "	SYLVESTER, SCHEIBER & OIRTH. References: First National Bank; Wisconsin National Bank.
" ..... "	WINKLER, FLANDERS, SMITH, BOTTUM & VILAS. Attorneys for Wisconsin National Bank, The Edward P. Allis Co., and Pabst Brew'g Co.
Mineralpoint*●†.....Iowa	SPENSLEY & McILHON.
Minocqua*†.....Vilas	See Rhinelander.
Mondovi*† .....Buffalo	L. G. Gilman.
▲Monroe*†.....Green	P. J. CLAWSON.
▲Montello*† ....Marquette	John Barry.
Montfort*† .....Grant	See Lancaster.
Monticello*† .....Green	See Brodhead.
Mount Horeb*† .....Dane	See Madison.
Mukwonago*†Waukesha	Ferd. R. Smith.
Muscoda*†.....Grant	J. M. Cubela.
Necedah*†.....Juneau	Charles E. Babcock.
Neenah*† ....Winnebago	J. C. KERWIN.
▲Neillsville*† ..... Clark	CHARLES F. GROW.
New Glarus*† ..... Green	T. C. Hefty.
New Lisbon*† .....Juneau	J. J. Hughes.
New London*†. Waupaca	OLIVER H. DAY.
New Richmond*†St.Cr'ix	Hawkins & Hughes.
No. La Crosse†La Crosse	See La Crosse.
Oakfield*† ..Fond du Lac	See Fond du Lac.
Oconomowoc*† Wauk'ha	O. F. Jones.
▲Oconto*†.....Oconto	W. H. Webster.
Omro*† ..... Winnebago	Bert. Coffman.
▲Osceola*† ..... Polk	Charles H. Oakey.
▲Oshkosh*† ... Winnebago	DAVIDSON & WILDE.
Osseo*† .. Trempealeau	See Augusta.
Palmyra*† .....Jefferson	J. H. Piper.
Patchgrove* .....Grant	Frank Kolb.
▲Phillips*† .....Price	M. BARRY.
Plainfield*† ... Waushara	Angels & Corrigan.
Platteville*† .....Grant	J. W. Murphy.
Plymouth*† ..Sheboygan	M. C. MEAD.
▲Portage*† .....Columbia	E. S. BAKER.
▲PortWashington*●†Ozauk	W. M. Foster.
Poynette*† .... Columbia	See Portage.
▲PrairieduChein*●†Crawf'd	Thomas & Fuller.
Prairie du Sac*† .....Sauk	J. S. Tripp.
Prescott*† .....Pierce	J. S. White.
Princeton*†. Green Lake	F. E. Clark.
▲Racine*† .....Racine	PALMER & GITTINGS.
Randolph*† .....Dodge	R. D. Calkins.
Readstown*● .....Vernon	See Viroqua.
Reedsburg*† ..... Sauk	PATRICK DALY.
Reeseville*† .....Dodge	Edward J. Devney.
Revey*† ..... Iowa	See Mineral Point.
▲Rhinelander*† .... Oneida	PAUL BROWNE.
Rice Lake*† ..... Barron	K. E. RASMUSSEN.
▲RichlandCenter*●†Richl'd	W. S. McCORKLE.
Ripon*† .... Fond du Lac	ROY REED.
River Falls*† ..... Pierce	F. M. White.
Sauk City*† .....Sauk	I. B. Quimby.
Seymour*† ....Outagamie	F. M. Wilcox.
Sharon*† .....Walworth	See Elkhorn.

Town and County.	Name.
▲Shawano*† ..... Shawano	M. J. Wallrich.
▲Sheboygan*† .Sheboygan	EDWARD VOIGT.
SheboyganFalls*† Sh'gan	See Sheboygan.
▲Shell Lake*† ..Washburn	L. H. Mead.
Shullsburg*† .. Lafayette	J. B. Simpson.
SoldiersGrove*●Crawford	Thomas & Peterson.
South Milwaukee*† Mil'e	J. G. Davies.
▲Sparta*† ..... Monroe	MORROW & MASTERS.
Springgreen*† .....Sauk	T. W. King.
Springvalley*† .....Pierce	See Ellsworth.
Stanley*† .....Chippewa	C. B. Culbertson.
St. Croix Falls*† ....Polk	MONS P. JERDEE.
▲Stevens Point*† .Portage	ATWOOD & GROELLE.
Stoughton*† .....Dane	J. M. Clancey.
▲Sturgeon Bay*† .... Door	R. P. CODY.
Sun Prairie*† ..... Dane	Thomas C. Hayden.
▲Superior*† .....Douglas	GEORGE B. HUDNALL.
Thorp*† .....Clark	George B. Parkhill.
Tomah*† .....Monroe	W. B. Naylor, Jr.
Tomahawk*† ..Lincoln	A. H. Woodworth.
Two Rivers*† Manitowoc	See Manitowoc.
Uniongrove*† ....Racine	Waller & Gittings.
Viola*● ..... Richland	See Richland Center.
▲Viroqua*† .....Vernon	SMITH & GRIFFIN.
▲Washburn*† .....Bayfield	E. C. ALVORD.
Waterloo*† .... Jefferson	H. T. AMES.
Watertown*† .. Jefferson	WM. H. WOODARD.
▲Waukesha*† ...Waukesha	V. H. TICHENOR.
▲Waupaca*† .... Waupaca	IRVING P. LORD.
Waupun*† ..Fond du Lac	C. E. Hooker.
▲Wausau*† ..... Marathon	RYAN, HURLEY & JONES.
▲Wautoma*..... Waushara	Angels & Corrigan.
▲Westbend*† .Washington	BARNEY & KUECHENMEISTER.
Westby*† .....Vernon	See Viroqua.
Westfield*† ...Marquette	See Portage.
West Salem*† .La Crosse	See La Crosse.
West Superior*† Douglas	S. N. DICKINSON. References: Any bank or business house in Superior.
Weyauwega*† ..Waupaca	A. S. Hutchinson.
▲Whitehall*† Tr'mpealeau	See Arcadia.
Whitewater*† .Walworth	JAMES G. KESTOL.
Wilton*† .....Monroe	See Sparta.
Winneconne*† Win'bago	J. D. Rush.
Wittenberg*† .. Shawano	Goodrick & Goodrick.
Wonewoc*† .....Juneau	A. Carter.

WYOMING.

▲Basin .....Bighorn	JOHN P. ARNOTT.
▲Buffalo*† .....Johnson	PARMELEE & HILL.
Carbon*† ..... Carbon	See Rawlins.
▲Casper*† ..... Natrona	E. D. Norton.
¶▲Cheyenne*† ... Laramie	JOHN W. LACEY. Attorney for and refers to Stock Growers Nat. and First Nat. banks.
" ..... "	E. W. MANN. In general practice. Collections promptly attended to.
▲Douglas*† .....Converse	Charles F. Maurer.
▲Evanston*† ..... Uinta	HAMM & ARNOLD.
▲Green River*† Sw'twater	See Rock Springs.
Kemmerer*† .....Uinta	H. E. CHRISTMAS.
▲Lander*† ..... Fremont	James S. Vidal.
▲Laramie*† ..... Albany	JOHN H. SYMONS.
Lusk*† ..... Converse	D. E. Goddard.
▲Newcastle*† ..... Weston	David A. Fakler.
▲Rawlins*† ..... Carbon	CHATTERTON & COOLIDGE.
Rock Springs*●Sw'tw't'r	T. S. TALIAFERRO, Jr.
Saratoga*† ..... Carbon	J. J. Brown.
▲Sheridan*† .....Sheridan	E. E. LONABAUGH.
▲Sundance* .....Crook	H. A. ALDEN.
Thermopolis* ...Fremont	See Basin.
Wheatland*† ... Laramie	See Cheyenne.

BRITISH COLUMBIA.

Ainsworth*† ..Kootenay	See Nelson.
Ashcroft .....Yale	Dennis Murphy.
Atlin	J. Gordon Hunter.
Balfour† .....Kootenay	See Nelson.
Bennett .....Vancouver	See Vancouver.
Chilliwack* ... Chilliwack	See New Westminster.
Cranbrook† ... Kootenay	Ross & Herchimer.
Fernie* ..... Kootenay	See Nelson.
Ft. Steele*† .....Kootenay	J. A. Harvey.
Golden*† Yale & Cariboo	See Revelstoke.
Grand Forks* ..... Yale	HANNINGTON & MORRISON
Greenwood* ..... Yale	I. H. Hallett.
Kamloops*† ..... Yale	W. H. Whittaker.
Kaslo*† ..... Kootenay	McAnn & Mackay.
Nakusp*† ..... Kootenay	See Nelson.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Nanaimo*†.....Nanaimo	BARKER & POTTS.
Nelson*†.....Kootenay	R. W. HANNINGTON.
New Denver*† Kootenay	R. B. Kerr.
New Westminster*† New Westminster	G. E. CORBOULD.
Pilot Bay*..... Kootenay	See Nelson.
Revelstoke*†.. Kootenay	G. L. McCarter.
Robsone†..... Kootenay	See Nelson.
Rossland*†.... Kootenay	DALY, HAMILTON & LE MAISTRE.
Salmo..... Kootenay	See Nelson.
Sandon*† ..... Kootenay	Frank L. Christie.
Slocan ..... Kootenay	F. S. Andrews.
Trail*†..... Kootenay	See Nelson.
Vancouver*† New Westminster	WILSON & SENKLER. Solicitors for Bank of Montreal.
Vernon*†..... Yale	FRED BILLINGS.
Victoria*†..... Victoria	McPHILLIPS, WOOTTON & BARNARD.
Ymir*†..... Kootenay	John F. Burne.

MANITOBA.

Altona*†..... Lisgar	See Winnipeg.
Birtle*† ..... Marquette	Mickle & Tingley.
Boissevain*† Turtle Mt'n	Norman P. Buckingham.
Brandon*†..... Brandon	COLDWELL & COLEMAN.
Carberry*†..... Norfolk	G. Barrett.
Carman*† ..... Lisgar	F. A. Brown.
Cartwright*† .....Lisgar	See Pilot Mound.
Crystal City*†.... Lisgar	See Winnipeg.
Cypress River*† Macd'ld	C. E. Bastin.
Dauphin*†..... Marquette	A. E. Wilkes.
Deloraine*†. Turtle Mt'n	J. A. Mather.
Emerson*† ..Provencher	D. Forrester.
Gladstone*† ..Macdonald	D. Smith.
Glenboro*†.. Macdonald	F. H. Mitchell.
Gretna*† .....Lisgar	Harvey T. Maulson
Hamiota*† .... Marquette	M. B. Jackson.
Hartney*† .....Selkirk	G. St. J. Hallen.
Holland*†....Macdonald	H. L. Riscon.
Killarney*† .....Lisgar	A. G. Hay.
Manitou*† ..... Dufferin	W. F. Ellis.
McGregor*†.....Norfolk	See Carberry.
Melita*† .....Brandon	J. L. Crerar.
Miami*† .....Lisgar	F. A. Brown.
Minnedosa*†..Marquette	R. Hill Myers.
Morden*† .....Lisgar	H. L. Lemon.
Morris*† ....Provencher	See Emerson.
Neepawa*†...Macdonald	Howden & Howden.
Oak Lake*†..... Brandon	See Brandon.
Pilot Mound*†.Macd'n'ld	W. A. Donald.
Plum Coulee*†....Lisgar	See Winnipeg.
Portage la Prairie*† Macdonald	D. A. Macdonald.
Rapid City*† . Marquette	R. A. Nelles.
Russell*† .....Marquette	See Rapid City.
Selkirk*†.....Selkirk	John O'Reilly.
Shoal Lake*†.Marquette	James MacDonald.
Souris*†.....Brandon	J. A. Taylor.
Stonewall*† .....Selkirk	See Winnipeg.
St. Pierre .....Carillon	See Winnipeg.
Treherne*† ..... Norfolk	See Winnipeg.
Virden*†..... Brandon	Goulter & Singer.
Wawanesa*†....Brandon	J. H. Ingram.
Winkler.....Lisgar	See Winnipeg.
Winnipeg*† ...Winnipeg	TUPPER, PHIPPEN & TUPPER. Solicitors for The Bank of Montreal, The Bank of British North America, and The Merchants Bank of Canada.

MIQUELON.

St. Pierre.....	Send to Bank.

NEW BRUNSWICK.

Bathurst*† ....Gloucester	Gilbert & Gilbert.
Campbellton*†..Rest'che	Murray & McLatchy.
Chatham*† .Northumb'd	Warren C. Winslow.
Dorchester*† Westmor'd	M. G. Teed.
Edmundston*†...Victoria	John M. Stevens.
Fredericton*†..... York	ARTHUR R. SLIPP.
Grand Falls*†... Victoria	See Edmundston.
Hartland*†.....Carleton	See Woodstock.
Hillsboro*† .....Albert	See Moncton.
Kingston*† ..... Kent	See St. John.
Moncton*† .Westmorel'd	R. W. HEWSON.
New Castle*† .N'thuml'd	E. P. WILLISTON.
Sackville*†.Westmorel'd	POWELL, BENNETT & HARRISON.
Shediac*† Westmoreland	W. A. Russell.
St. Andrews*† .Charlotte	F. H. Grimmer.
St. John*†.....St. John	ALEXANDER P. BARNHILL.
St. Stephen*†..Charlotte	J. G. Stevens, Jr.
Sussex*† .....Kings	White, Allison & King.
Woodstock*†...Carleton	D. McLEOD VINCE.

NEWFOUNDLAND.

Harbor Grace	See St. Johns.
St. Johns	CHARLES H. HUTCHINGS.

NORTHWEST TERRITORIES.

Battleford*† ....Sas'k'h'n	See Prince Albert.
Calgary*†.....Alberta	J. A. BANGS.
Dawson City.....Alberta	C. N. Woodworth.
Edmonton*†AlbertaDist.	BECK & EMERY.
Ft.Qu'Appelle† Assinib'ia	See Regina.
Grenfell*† ....Assiniboia	W. Peel.
Indian Head*† Assiniboia	T. W. Jackson.
Lethbridge*†.....Alberta	C. I. P. Conybeare.
McLeod*† ..... Alberta	Haultain & Mackenzie.
Medicine Hat*†Assinib'a	C. R. Mitchell.
Moose Jaw*† .Assiniboia	William Grayson.
Moosomin*†...Assiniboia	White, Elwood & Gwillen.
Pincher Creek*† Alberta	See McLeod.
Prince Albert*†... Sas'h'n	James McKay.
Qu Appelle*...Assiniboia	A. D. Dickson.
Qu Appelle Stn*† Assin'ia	A. D. Dickson.
Regina*† .....Assiniboia	HAMILTON & JONES.
So.Edmonton*† ..Alberta	A. C. Rutherford.
Wapella*† .....Assiniboia	See Regina.
Whitewood*† Assiniboia	See Regina.
Wolseley*† ...Assiniboia	Levi Thomson.
Yorkton*†.....Assiniboia	WM. R. PARSONS.

NOVA SCOTIA.

Acadia Mines*†.Colch'ter	See Truro.
Amherst*†..Cumberland	TOWNSEND & ROGERS.
Annapolis*† ...Annapolis	Fred W. Harris.
Antigonish*† Antigonian	J. A. WALL.
Barrington*†.. Shelburne	See Shelburne.
BarringtonPassage,Shelb.	See Shelburne.
Bear River*†..... Digby	Jones & Nichols.
Berwick*†.....Kings	See Kentville.
Bridgetown*†.Annapolis	O. T. Daniels.
Bridgewater*†.Lunenb'g	H. T. Ross.
Canning*† .....Kings	See Kentville.
Canso*†.....Guysboro	See Guysborough.
Clarke's Harbor*Shelb'ne	See Shelburne.
Dartmouth*†.... Halifax	See Halifax.
Digby*†.....Digby	T. C. Shreve.
Glace Bay†..Cape Breton	Chisholm & Crowe.
Guysborough*†..Guys'ro'	Joseph A. Fulton.
Halifax*† ..... Halifax	ALFRED WHITMAN.
Kentville*† ..... Kings	W. P. Shaffner.
Lawrencetown*†. Halifax	See Annapolis.
Liverpool*† ..... Queens	John George Pyke.
Lockeport*†...Shelburne	See Shelburne.
Londonderry*†Colchester	See Truro.
Lunenburg*† Lunenburg	Charles W. Lane.
Maitland*†.....Hants	See Truro.
Middleton*†....Annapolis	W. G. Parsons.
New Glasgow*†.. Pictou	Fraser, Jennison & Graham.
North Sydney*†C.Breton	Murray & MacKenzie.
Oxford*† ...Cumberland	C. H. Onley.
Parrsboro*† Cumberland	H. W. McKenna.
Pictou*† .....Pictou	W. B. IVES.
PortHawkesb'y*†Invern's	George O. Forsyth.
Port Hood*† ...Inverness	Samuel Macdonnell.
Shelburne*†....Shelburne	John Hood.
Sherbrooke*†.. Guysboro	See Guysborough.
Shubenacadie*† ...Hants	A. Kirkpatrick.
Springhill*● .Cumberland	A. W. Foster.
Stellarton*†.....Pictou	See Pictou.
St. Peter's*† .. Richmond	See Port Hawkesbury.
Sydney*†....Cape Breton	WM. A. G. HILL.
Truro*†.....Colchester	Hugh MacKenzie.
Westville*† ..... Pictou	See Pictou.
Weymouth*† .....Digby	J. A. Grierson.
Windsor*† ..... Hants	E. J. MORSE.
Wolfville*†.....Kings	E. Sidney Crawley.
Yarmouth*†...Yarmouth	E. H. ARMSTRONG.

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ONTARIO.

Town and County.	Name.
Acton*▪† ..... Halton	W. A. McLean.
Ailsa Craig*▪†. Middlesex	See St. Marys.
Alexandria*▪† . Glengarry	A. L. Smith.
Alliston*▪† ..... Simcoe	Fisher & Bell.
Almonte*▪† ..... Lanark	Greig & Jamieson.
Alvinston*▪† ... Lambton	Hannah & Burnham.
Amherstburg*▪†.... Essex	F. A. Hough.
Arkona*† ..... Lambton	See Watford.
Arnprior*▪†..... Renfrew	Dulmage & Burwash.
Arthur*▪†..... Wellington	M. M. McMartin.
Athens*▪†..... Leeds'	W. A. Lewis.
Atwood*▪† ..... Perth	See Listowel.
Aurora*▪† ..... York	T. H. Lennox.
Avonmore*▪†.. Stormont	See Cornwall.
Aylmer*▪† ..... Elgin	Miller & Backhouse.
Ayr*▪† ..... Waterloo	See Galt.
Barrie*▪†..... Simcoe	McCARTHY, PEPLER & McCARTHY.
Beamsville*▪†.... Lincoln	See Hamilton.
Beaverton*▪†..... Ontario	T. Earnest Godson.
Beeton*▪† ..... Simcoe	See Alliston.
Belleville*▪†..... Hastings	F. E. O'FLYNN.
Berlin*▪†..... Waterloo	A. Miller.
Blenheim*▪† ..... Kent	R. L. Gosnell.
Blyth*▪† ..... Huron	A. S. Dickson.
Bolton*▪†..... Peel	A. A. Miller.
Bothwell*▪†..... Kent	George L. Taylor.
Bowmanville*▪† . Durham	J. Keith Galbraith.
Bracebridge*▪†.. Muskoka	Mahaffy & Ashworth.
Bradford*▪†..... Simcoe	Mark Scanlon.
Brampton*▪† ..... Peel	R. H. Pringle.
Brantford*▪† ..... Brant	BAIRD & HENDERSON.
Brigden*▪† ..... Lambton	See Sarnia.
Brighton*▪†. No'umberl'd	J. W. Gordon.
Brockville*▪† ..... Leeds	WOOD & STEWART.
Brussels*▪† ..... Huron	G. F. Blair.
Burford*▪†..... Brant	See Brantford.
Burks Falls*▪†.. Muskoka	Stephen T. Evans.
Burlington*▪† ... Halton	E. H. Cleaver.
Campbellford*▪† N'hm'l'd	D. J. Lynch.
Cannington*▪† ... Ontario	A. J. Reid.
Carleton Place*▪† Lanark	C. McIntosh.
Cayuga*▪†..... Haldimand	Colter & Goodman.
Chatham*▪† ..... Kent	WILSON, KERR & PIKE.
Chatsworth*▪† ..... Grey	See Owen Sound.
Chesley*▪† ..... Bruce	H. O. Langley.
Chesterville*▪†.... Dundas	W. B. Lawson.
Chippawa*▪† ..... Welland	See Welland.
Clarksburg*† ..... Grey	See Thornburg.
Clifford*▪†.... Wellington	See Harriston.
Clinton*▪†..... Huron	W. Brydon.
Cobourg*▪†N'th'umberl'd	FRANK M. FIELD.
Colborne*▪† N'thumberl'd	W. L. Payne.
Coldwater*▪†▪..... Simcoe	J. Brookoski.
Collingwood*▪†.... Simcoe	HY. ROBERTSON.
Comber*▪† ..... Essex	See Essex.
Cookstown*▪†..... Simcoe	See Alliston.
Cornwall*▪†.... Stormont	MACLENNAN, LIDDELL & CLINE.
Creemore*▪†..... Simcoe	See Barrie.
Dashwood*..... Huron	R. H. Collins.
Delhi*▪†..... Norfolk	See Simcoe.
Deseronto*▪† ... Hastings	George E. Deroche.
Drayton*▪†... Wellington	A. S. Lown.
Dresden*▪† ..... Kent	J. W. Sharpe.
Drumbo*▪†..... Oxford	See Brantford.
Dundalk*▪†..... Grey	I. B. Lucas.
Dundas*▪† .... Wentworth	T. H. A. BEGUE.
Dunnville*▪†... Haldimand	W. D. Swayze.
Durham*▪†..... Grey	J. P. Telford.
Dutton*▪† ..... Elgin	C. St. Clair Leitch.
Eganville*▪† ....Renfrew	W. Lawson.
Elmira*▪† ..... Waterloo	See Berlin.
Elmvale*▪† ..... Simcoe	W. F. W. Lent.
Elora*▪†..... Wellington	Henry Wissler.
Embro*▪†..... Oxford	See Woodstock.
Erin*▪†..... Wellington	See Fergus.
Essex*▪†..... Essex	E. A. Wisner.
Exeter*▪†..... Huron	R. H. Collins.
Fenelon Falls*▪† Victoria	McLaughlin & McDearmid.
Fergus*▪†.....Wellington	N. M. Monro.
Flesherton*▪†.....Grey	Lucas & Wright.
Florence*▪†.... Lambton	See Bothwell.
Fordwich*▪†.....Huron	See Blyth.
Forest*▪†.....Lambton	Wm. J. Porte.
Fort FrancesRainy Ri'er	See Rat Portage.
Fort William*▪† ..Algoma	W. A. MATHESON.
Galt*▪† .....Waterloo	E. J. BEAUMONT.
Gananoque*† ..... Leeds	W. B. Carroll.
Georgetown*▪†.....Halton	G. S. Goodwillie.
Glencoe*▪†.....Middlesex	Stuart, Stuart & Ross.
Goderich*▪†.....Huron	PHILIP HOLT, Q. C.
Gore Bay*.....Algoma	See Sault Ste. Marie.
Grand Valley*▪† Dufferin	J. A. V. Preston.
Gravenhurst*▪† Muskoka	B. H. Ardagh.
Grimsby*▪† ..... Lincoln	See Hamilton.
Guelph*▪†.....Wellington	GUTHRIE, WATT & GUTHRIE.
Hagersville*▪† Haldimand	S. E. Lindsay.
Hamilton*▪†.. Wentworth	CARSCALLEN & CAHILL.
Hanover*▪† ..... Grey	See Durham.
Harriston*▪†..Wellington	A. G. Campbell.
Harrow*▪†..... Essex	See Windsor.
Hastings*▪† N'thumberl'd	Ruddy & Clarry.
Hawkesbury*▪†..Prescott	O'BRIAN & HALL.
Hensall*▪†.....Huron	H. J. D. Corkle.
Hespeler*▪† ... Waterloo	See Berlin.
Highgate*▪†..... Kent	See St. Thomas.
Huntsville*▪†... Muskoka	O. M. Arnold.
Ingersoll*▪† .....Oxford	HEGLER & HEGLER.
Inwood*▪†..... Lambton	See Sarnia.
Iroquois*▪†..... Dundas	A. E. Overell.
Jarvis*▪†..... Haldimand	C. E. Bourne.
Keewatin*▪†..R'ny R. D.	H. A. Langford.
Kemptville*▪†.. Grenville	T. K. Allen.
Kincardine*▪†.....Bruce	W. C. Loscombe.
Kingston*▪†... Frontenac	SMYTHE & LYON.
Kingsville*▪† ..... Essex	W. A. Smith.
Lakefield*▪†... Peterboro	O. A. Langley.
Lanark*†..... Lanark	Andrew Haydon.
Lansdowne*▪† .... Leeds	See Brockville.
Leamington*▪†..... Essex	W. T. Easton.
Lindsay*▪† ..... Victoria	MOORE & JACKSON
Listowel*▪† ..... Perth	F. R. Blewett.
London*▪†..... Middlesex	CRONYN & BETTS.
Lucan*▪† ..... Middlesex	Wm. McDiarmid.
Lucknow*▪†.....Bruce	P. V. Malcomson.
Lynden*▪† ... Wentworth	William T. Henderson
Madoc*▪† ..... Hastings	Wm. Cross.
Markdale*▪† .....Grey	P. McCullough.
Markham*▪†..... York	Higgins & Douglas.
Marmora* ..... Hastings	J. F. Wills.
Mattawa*▪† .... Nipissing	D. A. Dunlap.
Meaford*▪† ..... Grey	C. T. Sutherland.
Merlin*▪† ..... Kent	See Blenheim.
Merrickville*▪†Greenville	A. E. Baker.
Midland*▪†..... Simcoe	John Rowe.
Mildmay*▪†.....Bruce	See Walkerton
Millbrook*▪† ..... Durham	R. Ruddy.
Milton*▪† ..... Halton	V. Chisholm.
Milverton*▪†.....Perth	See Listowel.
Mitchell*▪†..... Perth	Dent & Thompson.
Morrisburg*▪†..... Dundas	J. P. Whitney.
Mount Forest*▪†. Wel'ton	R. O. Kilgour.
Napanee*▪† .....Lennox	WILSON & WILSON.
Newcastle*▪†..... Durham	E. H. McLean.
New Hamburg*†. W'r'l'o	William Millar.
New Market*▪†..... York	T. J. Robertson.
Niagara Falls*▪†. Welland	F. W. HILL.
North Bay*▪†....Nipissing	BROWNING & SENKLER.
Norwich*▪†..... Oxford	T. Brown.
Norwood*▪†....Peterboro	W. A. F. Campbell.
Oakville*▪†..... Halton	D. O. Cameron.
Oil Springs*▪†....Lambton	Isaac Greenizen.
Orangeville*▪† .. Dufferin	J. L. Walsh.
Orillia*▪†..... Simcoe	S. S. Rennie.
Orono*▪† ..... Durham	See Bowmanville.
Oshawa*▪† ..... Ontario	C. A. JONES.
Ottawa*▪†..... Carleton	BISHOP & SMITH.
Otterville*▪†..... Oxford	See Woodstock.
Owen Sound*▪†.....Grey	Kilbourn & Kilbourn
Paisley*▪†..... Bruce	Hector C. Cowan.
Pakenham*▪†..... Lanark	See Perth.
Palmerston*▪† Wellington	Drew & Downs.
Paris*▪†..... Brant	Gordon J. Smith.
Parkdale*▪†..... York	John Douglas.
Parkhill*▪† .... Middlesex	E. Goodman.
Parry Sound*▪†McDoug'll	Pirie & Stone.
Pembroke*▪†.....Renfrew	J. H. Burritt.
Penetanguishene*▪† Simcoe	A. E. Thompson.
Perth*▪†..... Lanark	Hall & Hall.
Peterboro*▪†...Peterboro	HALL & HAYES.
Petrolia*▪† .....Lambton	Moncruff & Gansby.
Pickering*▪†.....Ontario	Dow & McGilloray.
Picton*▪†.Prince Edward	G. O. Alcorn.
Pt.Arthur*▪† Th'r'BayDis.	F. H. Keefer.
Port Colborne*▪† Welland	G. S. Macdonald.
Port Elgin*▪†.....Bruce	C. Dalrymple.
Port Hope*▪† .....Durham	H. A. WARD.
Port Perry*▪† ....Ontario	H. L. Ebbels.
Port Rowan*▪†...Norfolk	See Simcoe.
Prescott*▪† .....Grenville	F. J. French.
Preston*▪† ..... Waterloo	C. R. Hanning.
RatPortage*▪†RainyR.Dis	Langford & Moran.
Renfrew*▪†..... Renfrew	Craig & Wilson.
Richmond Hill*†.... York	A. G. J. Lawrence.
Ridgetown*▪† .....Kent	W. E. Gundy.
Ripley*▪† .....Bruce	F. L. Pearson.
Rodney*▪†.....Elgin	H. Falconer Jell.
Sarnia*▪† .....Lambton	GURD & KITTERMASTER.
SaultSte.Marie*▪† Alg'aD.	H. C. Hamilton.
Schomberg*† ..... York	See Toronto.
Seaforth*▪† ..... Huron	R. S. Hays.
Shelburne*▪†.....Dufferin	G. M. Vance.
Simcoe*▪† .....Norfolk	Tisdale, Tisdale & Reid.
Smith's Falls*▪†....Lanark	Lavell & Farrell.
Southampton*▪†.....Bruce	See Port Elgin.

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Town and County.	Name.
Springfield*▲† .....Elgin	See Toronto.
Stayner*▲† .....Simcoe	Hood & Sullivan.
St. Catharines*▲† .Lincoln	COLLIER & YALE.
St. George*▲† .....Brant	See Paris.
Stirling*▲† .....Hastings	See Belleville.
St. Marys*▲† .....Perth	E. W. Harding.
Stouffville*▲† .....York	JAMES McCULLOUGH
Stratford*▲† .....Perth	IDINGTON & ROBERTSON.
Strathroy*▲† ...Middlesex	J. Follnsbee.
St. Thomas*▲† .....Elgin	J. S. ROBERTSON.
Sturgeon Falls*▲†Nipiss'g	Harry D. Leask.
Sudbury*▲† .....Nipissing	J. Fowler
Sunderland*▲† ....Ontario	T. W. Chapple.
Tara*▲† .....Bruce	C. E. Starr.
Tavistock*▲† .....Oxford	Douglas, Alexander & McTavish.
Teeswater*▲† .....Bruce	J. J. Stephens.
Thamesville*▲† .....Kent	See Chatham.
Thedford*▲† .... Lambton	See Sarnia.
Thessalon*▲† .... Algoma	See Sault Ste. Marie.
Thornbury*▲† .....Grey	Wilson & Dyre.
Thorold*▲† .....Welland	COLLIER & BURSON.
Tilbury*▲† .....Kent	D. A. McDonald.
Tilsonburg*▲† .....Oxford	J. CARRUTHERS.
Toronto*▲† ..... York	BLAKE, LASH & CASSELS. Solicitors for Canadian Bank of Commerce.
" ..... "	CLUTE, MACDONALD, MACINTOSH & McCRIMMON. Cable address "Macks." References: Dominion Bank, Sun Life Assurance Co., Provincial Trusts Co.
" ..... "	CROMBIE, WORRELL & GWYNNE. Solicitors for Bank of Montreal.
" ..... "	R. E. KINGSFORD. Special attention paid to Collections and Patents.
Toronto Junction*▲†Y'rk	J. A. J. Andrews.
Tottenham*▲† .....Simcoe	Hood, Jacks & Frazer.
Trenton*▲† .....Hastings	A. Forbes.
Tweed*▲† .....Hastings	C. W. Craig.
Unionville*▲† .....York	See Toronto.
Uxbridge*▲† .....Ontario	S. S. SHARPE.
Vankleek Hill*▲† Prescott	F. W. Thistlewaite.
Walkerton*▲† ..... Bruce	A. Collins.
Walkerville*▲† .....Essex	C. H. Robinson.
Wallaceburg*▲† ..... Kent	Frazer & Jackson.
Waterford*▲† ....Norfolk	W. B. Wilkinson.
Waterloo*▲† .... Waterloo	William Reade.
Watford*▲† .....Lambton	Alexander Saunders.
Welland*▲† .....Welland	Raymond & Cohoe.
Westport*▲† .....Leeds	See Brockville.
Wheatley*▲† .....Kent	See Leamington.
Whitby*▲† .....Ontario	G. Y. Smith.
Wiarton*▲† .....Bruce	W. J. Ferguson.
Winchester*▲† .....Dundas	GEORGE L. HART.
Windsor*▲† .....Essex	CLEARY & SUTHERLAND.
Wingham*▲† .....Huron	J. A. Morton.
Woodbridge*▲† ..... York	See Toronto.
Woodstock*▲† ....Oxford	W. T. McMULLEN.
Woodville*▲† ....Victoria	See Lindsay.
Wyoming*▲† ....Lambton	See Sarnia.
Yarker*▲† .....Addington	See Napanee.
Zurich*▲† .....Huron	See Goderich.

PRINCE EDWARD ISLAND.

Town and County.	Name.
Alberton*▲† .....Prince	See Summerside.
Charlottetown*▲† Queens	M. & D. C. McLEOD.
Montague Bridge*▲† Kings	See Charlottetown.
Souris*▲† .....Kings	See Charlottetown.
Summerside*▲† .... Prince	J. E. Wyatt.

QUEBEC.

Town and County.	Name.
Beauharnois*▲† Beauh'ois	Thomas Brossoit.
Bedford*▲† .... Missisquoi	H. Butler.
Berthier en Haut*▲Berth'r	V. Allard.
Buckingham*▲† ... Ottawa	F. A. Beaudry.
Chambly*▲† ..... Chambly	P. B. Benoit.
Chicoutimi*▲† Chicoutimi	L. G. Belley.
Coaticook*▲† ... Stanstead	G. H. St. Pierre.
Cookshire*▲† ... Compton	L. E. Charbonnell.
Cowansville*▲† Missisquoi	J. C. McCorkill.
Danville*▲† ....Richmond	See Richmond.
Farnham*▲† ...Missisquoi	See Cowansville.
Fraserville† Temiscousta	H. S. Carroll.
Granby*▲† ..... Shefford	See Cowansville.
Hochelaga*▲† ..Hochelaga	See Montreal.
Hull*▲† ..... Ottawa	C. B. MAJOR.
Huntingdon*▲† .Hunt'don	A. E. Mitchell.
Iberville▲† .....Iberville	See St. Johns.
Joliette*▲† .....Joliette	J. M. Tellier.
Knowlton*▲† .....Brome	J. E. Fay.
Lake Megantic*†Compton	See Sherbrooke.
L'Assomption*† L'As'pt'n	J. E. Faribault.
Lachine*▲†. Jacq'sCartier	See Montreal.
Lachute*▲† .... Argenteuil	G. E. Bampton.
L'Epiphanie*▲† L'Ass'pt'n	J. E. Faribault.
Laprairie*▲† .... Laprairie	See Montreal.
Laurentides* L'Assomp'n	R. T. Beaudoin.
Levis*▲† ..... Levis	Charles Darveau.
Longueuil*▲† .....Ch'mbly	See Montreal.
Louiseville*▲† Maskino'ge	A. L. Desauniers.
Magog*▲† ..... Stanstead	See Sherbrooke.
Malbaie† .....Charlevoix	See Fraserville.
Marieville*▲† .... Rouville	H. G. Paulin.
Mile End*▲† ... Hochelaga	See Montreal.
Montmagny*▲†Montm'g'y	See Levis.
Montreal*▲† ... Hochelaga	BROSSEAU, LAJOIE & LACOSTE. 7 Place d'Armes. (Long Dist. Tel. Bell, Main 3142.) Business transacted in English and French. Attorneys for Hochelaga Bank and Jacques Cartier Bank. References: Carter, Hughes & Dwight, Attys., New York, and Brosseau & Co., Brokers, Chicago.
" ..... "	CHARBONNEAU & PELLETIER. Offices, New York Life Building. Refers to Hon. G. A. Drummond, Vice-President Bank of Montreal, and Garand, Terroux & Co., Bankers.
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Murray Bay*†. Charlevoix	See Fraserville.
Nicolet*▲† ..... Nicolet	See Three Rivers.
Ormstown*▲†Chateaugu'y	See Huntingdon.
Papineauville*▲†.. Ottawa	See Hull.
Pa pebiac*† Bonaventure	See Rimouski.
Plessisville*† .....Megantic	See Victoriaville.
Pt.St.Charles*▲† Hoch'aga	See Montreal.
Quebec*▲† ..... Quebec	CASGRAIN, LAVERY, RIVARD & CHAUVEAU.
Richmond*▲† ... Richmond	P. S. G. McKenzie.
Rimouski*▲† ....Rimouski	N. Bernier.
Riviere du Loup*▲†Tem'ta	See Fraserville.
Roberval*▲† ...Chicoutimi	See Quebec.
Shawville*▲† .....Pontiac	See Ottawa.
Sherbrooke*▲† Sherbro'ke	WHITE, CATE & WELLS.
Sorel*▲† ..... Richelieu	Ethier & Lefebore.
Stanbridge*▲†E. Missisquoi	Z. V. Cornell.
Stanstead*▲† ...Stanstead	M. F. Hackett.
St. Cesaire*▲† .....Rouville	See Montreal.
St. Cunegonde Hochelaga	See Montreal.
Ste. Anna de la Perade*▲† Champlain	See Quebec.
Ste. Marie* ..... Quebec	See Three Rivers.
Ste.TheresaDeBl'inv'le*▲† Terrebonne	See Montreal.
St. Francois*▲†DeLaBe'ce	See Montreal.
St. Francois-du-Lac*▲† Yamaska	See Nicolet.
St. George*..... Beauce	See Quebec.
St. Henri*▲... Hochelaga	See Montreal.
St. Hyacinthe*▲†St. Hy'he	FONTAINE & FONTAINE.
St.Jean Baptiste*Hoch'ga	See Montreal.
St. Jerome*▲† Terrebonne	W. B. Nantel.
St. Johns*▲† .... St. Johns	Paradis & Paradis.
St.Johns Suburb*▲†Quebec	See Quebec.
St Laurent*▲† Jacques Cartier	See Montreal.
St. Remi*▲† .. Napierville	D. Monet.
St. Roch de Quebec*▲†Que.	HAMEL, TESSIER & TESSIER.
St. Sauveur* ..... Quebec	See Quebec.
ThetfordMines*▲†Mega'ic	See Quebec.
Three Rivers*▲†St.Mau'ce	N. L. De Noncourt.
Valleyfield*▲† Beauharn's	L. J. Papineau.
Victoriaville*▲† Athabaska	Crepeau & Crepeau.
Waterloo*▲† ..... Shefford	Charles A. Nutting.
Westmount*▲†..Hochelaga	A. R. Johnson.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

J. W. CABANISS, President. S. S. DUNLAP, Vice-President. C. M. ORR, Cashier. W. H. BURDICK, Ass't Cashier.

EXCHANGE BANK

OF MACON, GA.

PAID-UP CAPITAL, - - - - $500,000.00
SURPLUS, - - - - - - 100,000.00
UNDIVIDED PROFITS, - - - - - 25,000.00

This Bank has the Largest Capital and Surplus of any Bank in Central Georgia.

Through Special Correspondents we are prepared to make collections on nearly all points in the States of Georgia, Alabama, and Florida without charge.

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R. E. PARK, Capitalist.
H. J. LAMAR, Capitalist.
A. D. SCHOFIELD, of J. S. Schofield Sons.
L. W. HUNT, Retired Merchant.
S. S. DUNLAP.
SAM MAYER, of Mayer & Watts.
N. B. CORBIN.
W. A. DOODY.
J. H. WILLIAMS.

New York Correspondents.—HANOVER NATIONAL BANK, MERCANTILE NATIONAL BANK.
Savannah Correspondent.—SOUTHERN BANK OF THE STATE OF GEORGIA.

THE

Continental National Bank

OF CHICAGO.

Capital, - $3,000,000.
Surplus, 800,000.

OFFICERS.

JOHN C. BLACK, President.
ISAAC N. PERRY, Vice-President.
GEORGE M. REYNOLDS, Cashier.
IRA P. BOWEN, Asst. Cashier.
BENJ. S. MAYER, Asst. Cashier.
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WM. G. HIBBARD, of Hibbard, Spencer, Bartlett & Co., Wholesale Hardware.
BERTHOLD LOEWENTHAL, Capitalist.
P. A. VALENTINE, Vice-President Armour & Co.
GEORGE M. REYNOLDS, Cashier.

THE

Continental National Bank

OF CHICAGO.

Statement of condition at close of business

April 24, 1901.

RESOURCES.

Loans and Discounts	$21,175,520 23	
Stocks and Bonds	913,025 20	$22,088,545 43
U. S. Bonds to secure Circulation		1,850,000 00
Overdrafts		29,242 59
Real Estate		26,060 74
Due from Banks and U. S. Treasurer	$7,603,283 35	
Cash	7,444,468 52	15,047,751 87
		$39,041,600 63

LIABILITIES.

Capital Stock Paid in	$ 3,000,000 00
Surplus Fund	500,000 00
Undivided Profits	337,859 81
Circulation	1,844,150 00
Deposits	33,359,590 82
	$39,041,600 63

A general Foreign Exchange business transacted. Travelers' Circular Letters of Credit issued, available in all parts of the world.

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YOU NEED IN YOUR BUSINESS THE RAND-McNALLY Railway Guide and Hand Book.
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Capital, $500,000.00
Surplus, 400,000.00

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ST. LOUIS, MO.

WALKER HILL, President.
EPHRON GATLIN, Vice-Pres't.
L. A. RATTAILE, Cashier.
EMISON CHANDLOR, Ass't Cashier.

Kountze Brothers

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An opportunity to fully state terms and facilities will be appreciated.

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Issued for the use of travelers available in all parts of the world, and SPECIAL FACILITIES and TERMS furnished to BANKS and BANKERS for transacting this business.

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MILWAUKEE, WIS.

Capital $1,000,000
Surplus and Profits . 700,000

FARMERS' AND MILLERS' BANK, 1853.
FIRST NATIONAL BANK, 1863.
FIRST NATIONAL BANK, REORGANIZED, 1882.

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CHICAGO.

Capital and Surplus, $ 1,300,000
Deposits, ... 14,000,000

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G. B. SHAW AND JOY MORTON, VICE-PRESIDENTS.
J. R. CHAPMAN, CASHIER.
JOHN JAY ABBOTT, ASSISTANT CASHIER.
O. C. DECKER, ASSISTANT CASHIER.
FRANK H. JONES, SECRETARY.
W. P. KOPF, ASSISTANT SECRETARY.

THE

Hanover National Bank,

9 and 11 NASSAU STREET,

NEW YORK CITY.

CAPITAL, . . $ 3,000,000
SURPLUS, . . 5,000,000
DEPOSITS, . . 60,800,000

JAS. T. WOODWARD, PRESIDENT
JAS. M. DONALD, VICE-PRESIDENT
WM. HALLS, JR., VICE-PRESIDENT
WILLIAM LOGAN, CASHIER
WM. I. LIGHTHIPE, ASSISTANT CASHIER
ELMER E. WHITTAKER, ASSISTANT CASHIER
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